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CITY OF HALF MOON BAY

GENERAL PLAN  
HOUSING ELEMENT

Approved by Planning Commission Resolution No. 85-4  
on January 24, 1985


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on March 19, 1985

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October 3, 1983 letter from Association of Bay Area  
Governments to Mr. W. Fred Mortensen

September 14, 1984, letter from Martin.Carpenter.Associates  
to Mr. Steve Petersen

October 26, 1984, letter from Mr. Ralph A. Qualls, Jr.,  
HCD, to Mr. Fred Mortensen

December 18, 1984, letter from Martin.Carpenter.Associates  
to Half Moon Bay Planning Commission and City Council

## 5.0 HOUSING ELEMENT

### 5.1 STATE HOUSING POLICIES - SUMMARY

#### State Housing Plan

California's State-Wide Housing Plan, prepared in 1977, defines the five basic housing issues facing California:

- A. Existing neighborhoods and housing should be conserved and improved.
- B. The rising cost of new housing should be kept down.
- C. Adequate housing for low and moderate income households should be found, and each jurisdiction should meet their appropriate share of regional housing demand.
- D. Housing discrimination should be eliminated.
- E. Housing information should be available for both developers and consumers.

The State Housing Plan recognizes several important guiding principles, among which is the belief that the private sector is, and should be, the major provider of housing. The government's role is to do what it can to make the private market responsive to the needs of all income, age, race and ethnic groups and to help private industry provide a wide variety of housing types, sizes and prices.

#### Legislative Policy

California statutes were amended in 1980 to establish state policy, legislative intent, and requirements for cities and counties to prepare substantially more detailed general plan housing elements. The amendment, contained in Section 65580 of the California Government Code, replaced a more general requirement for local agency preparation of a housing element. The legislative policy stated in the code is:

- A. Availability of housing is of vital state-wide importance.
- B. The early attainment of decent housing and a suitable

living environment for every California family is a high priority.

- C. Cooperative participation of government and the private sector is required to expand housing opportunities and accommodate needs of Californians of all economic levels.
- D. The cooperation of all levels of government is required to provide affordable housing.
- E. Local and state governments have a responsibility to facilitate the improvement and development of housing that makes adequate provision for the housing needs of all economic segments of the community.
- F. Local governments also have the responsibility to consider economic, environmental, and fiscal factors and general plan community goals in addressing housing needs.
- G. Local governments have the responsibility to cooperate with other local governments and the state in addressing regional housing needs.

#### Legislative Intent

The Legislature expressed its intent in enacting the current statute, indicating that local governments must recognize their responsibility in implementing the State Housing Goal. Part of that responsibility is the preparation and implementation of general plan housing elements which, along with federal and state programs, will move toward the attainment of the goal. The Legislature expressly recognized that each local jurisdiction is best capable of determining what efforts are necessary in its contribution to achievement of the goal, within the framework of state policies and regional housing needs. The Legislature further urged cooperation among local jurisdictions in efforts to address regional housing needs.

#### Coastal Zone Housing

Specific statutory provisions related to demolition or conversion to other uses of existing residential units occupied by lower income residents were adopted by the

Legislature in 1981. California Government Code Section 65590 prohibits the conversion or demolition of existing residential dwellings occupied by low and moderate income persons or families unless provision has been made for replacement of those dwelling units. Priority for location of the replacement units is: (1) on the same site, (2) within the same city, (3) within the coastal zone, or (4) within three miles of the coastal zone. The law provides for certain exceptions unless waived by the local government such as: applicability to structures containing less than three units or a series of structures with ten or less units, conversion or demolition to allow a "coastal dependent" or "coastal related" use, or the local government has adopted an ordinance establishing an in-lieu fee and program designed to create replacement housing.

The statute also provides that new housing developments constructed within the coastal zone shall, where feasible, provide housing units for persons and families of low or moderate income. If it is not feasible to provide such housing units in a proposed new housing development, the local government must require the developer to provide such housing, if feasible to do so, according to the following locational requirements: (1) within the same city, (2) within the coastal zone, or (3) within three miles of the coastal zone. In order to assist in providing those new housing units, the local government shall offer density bonuses or other incentives such as (1) modification of zoning and subdivision requirements, (2) accelerated processing of applications, and (3) waiver of appropriate fees.

#### Housing Development Approvals

Additional legislative policy related to housing is contained in California Government Code Section 65913. Here it is declared that a severe shortage of affordable housing exists, especially for persons and families of low and moderate incomes. Means suggested in the law to relieve the shortage include expediting the residential development process and zoning sufficient lands at densities high enough for production of affordable housing.

The statute requires cities and counties to designate and

zone sufficient vacant land for residential use to meet the housing needs identified in the general plan. In zoning that land the city should apply appropriate standards and take into consideration the area zoned for non-residential uses and community growth projections. Appropriate standards are defined as densities, minimum floor areas, setbacks, parking, coverage and other similar requirements which contribute significantly to the economic feasibility of producing housing at the lowest possible cost given economic and environmental factors, the public health and safety, and the need to facilitate the development of housing for low and moderate income persons and families.

#### Density Bonuses and Other Incentives

The California Government Code, section 65915 requires cities to grant certain density bonuses or provide other incentives of equivalent value to housing developers providing low and moderate income housing units within their projects. Specifically the density bonuses required are:

- A. A 25 percent density increase when at least 25 percent of the total units in the development are for persons and families of low or moderate income.
- B. A 25 percent density increase when at least 10 percent of the total units in the housing development are for lower income households.

The density increase is at least 25 percent over the otherwise maximum allowable residential density under the applicable Zoning Ordinance and Land Use Element of the General Plan.

### Second Housing Units

State Legislative policies place a great emphasis on housing need and the use of second units as one potential element in meeting that need. The Legislature has adopted two recent statutes which provide for the use and construction of second units in cities and counties.

The statutes of 1981 incorporated legislation (California Government Code Section 65852.1) which permits cities to issue a permit for a second dwelling unit on a single family use lot for adults over 60 years of age and where the floor area of the unit does not exceed 640 square feet.

The statutes of 1982 contain legislation (California Government Code Section 65852.2) which allows cities to provide for second units. It prohibits cities from totally excluding second units unless certain findings are made. Further, it provides that when a city takes no action under the statute, it is mandated to approve Conditional Use Permits for second units in compliance with certain standards. More specifically:

- A. The statute permits cities to provide for second units in single or multiple family zoning districts consistent with certain provisions which include:
  - 1. Specific areas may be designated
  - 2. Designated areas may be based on infrastructure capacity
  - 3. Height, bulk and facility standards may be imposed
  - 4. Density restrictions may be imposed
  - 5. The Conditional Use process may be used.
- B. The statute prohibits the city from totally excluding second units unless findings are made related to adverse public health, safety and welfare impacts.
- C. The statute provides that a city taking no action is mandated to approve a Conditional Use Permit for a second unit if it complies with certain standards including:

1. The unit is for rent only
2. The lot is zoned for single or multiple family use
3. The lot contains an existing single family detached unit
4. The proposed second unit is attached
5. The floor area does not exceed 10% of the existing unit
6. Construction conforms to height and bulk zoning requirements
7. The construction complies with local building codes
8. An adequate sewage system is provided.

#### Mobile Homes and Factory Built Housing

California Government Code Section 65852.3 provides that a city cannot prohibit the installation of mobile homes placed on a foundation system on lots zoned for single family dwellings. However, the city may designate certain single family zoned lots for mobile homes when they are determined to be compatible for such use. The city may subject any mobile home and the lot on which it is placed to any or all of the same development standards to which a conventional single family residential dwelling would be subjected. These standards include setbacks, yards, enclosures, access, parking and architectural and aesthetic requirements. Any architectural requirements imposed must be consistent with those imposed on other single family dwellings and are limited to roof overhangs, roofing material and siding material.

## 5.2 PLANNING ISSUES

### 5.2.1 Assessment of Housing Needs

#### Population and Employment Characteristics of Half Moon Bay.

Bound information on population and employment characteristics on Half Moon Bay is appended to this Plan Element. Appendix A includes information on historic and recent population growth, age characteristics, racial and ethnic characteristics, and location of people with special needs such as the elderly, disabled persons, large households, and families with female heads. In brief, the population of the community has experienced steady growth for the past two decades, and is projected to continue the pattern of growth to the year 2000. The 1980 Census counted 7,282 residents, an 81 percent increase over the 1970 Census count of just 4,023. The projected population for the year 2000 is 14,077.<sup>1</sup> In 1980, 30 percent of the population were under 21 years of age, 61 percent were between the ages of 21 and 64, and 9 percent were elderly, over the age of 64. While Half Moon Bay senior citizens reside in housing units throughout the community, highest concentrations are housed in Block Groups 1 and 6, Census Tract 6137. Another portion of the population with special needs, disabled persons, are housed throughout the community, but the greatest number are housed in Block Groups 1 and 6, Census Tract 6137. Large households are housed primarily in Block Group 6, 7 and 9, Census Tract 6135; and 3 and 4, Census Tract 6136. Families with female heads are housed in the greatest concentrations in Block Group 6 and 7, Census Tract 6135.

The social and economic profile of Half Moon Bay residents presented in Appendix A reveals that the population is predominantly white and that they are on the average, moderate income families. The mean annual family income was \$30,314 in 1980, compared to a County mean of \$27,279. Major occupations in 1980 were administrative and managerial, administrative support, and precision production, craft and repair service. Employment locations were largely in San Mateo County, and just under 30 percent of Half Moon Bay residents also work in Half Moon Bay. The labor force consisted of 42 percent women and 58 percent men in 1980 compared to 32 percent men and 68 percent women in 1970. Unemployment in 1980 was 3.4 percent for men and 1.5 percent for women.

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<sup>1</sup>

Half Moon Bay Local Coastal Plan, 1983, approved by City Council 3/31/81, under Coastal Commission review.

Population and Employment Projections. According to the Half Moon Bay Local Coastal Plan, the population of Half Moon Bay area is likely to continue to increase until it approximately doubles by the year 2000. Their forecasted trend was confirmed by the rate of growth demonstrated between 1970 and 1980 in the U.S. Census counts. While most ABAG projections aggregate the City of Half Moon Bay with the unincorporated San Mateo Mid-Coast Region, the City maintains a philosophy that, in order to preserve Coastal Resources and Open Space and to encourage economical extension of service and facilities, future residential development on the coastside should be located in or near cities. Since Half Moon Bay is the primary urban center in the Mid-Coast, the City's Land Use Plan assumes that most population, employment and housing increases projected for the region will take place within the city limits.

The Land Use Plan/Local Coastal Plan further projected that employment opportunities will steadily increase to the year 2000 at an average growth rate of 2 percent or an average increase of 23 new jobs every 5 years. These projections are shown in Table HA-13, Local Employment Projections.

Housing Characteristics of Half Moon Bay. Background information on housing and household characteristics of Half Moon Bay is appended to this Plan Element. Appendix H-1 includes data and analysis of the number, condition and cost of housing units; the size, tenure and income of households; and trends in building permit activities. In 1980, 2,726 housing units were counted in Half Moon Bay by the Federal Census. The rate of housing construction over the last 10 years has averaged 137 new units per year. Construction of new homes over the past 5 years has averaged only 17.6 units per year. New construction has produced a variety of housing types, with a high percentage of duplex multi-family units and mobile home facilities constructed, affordable to moderate and low income families. (Refer to Table HC-1 of Appendix C)

The median age of residential structures in Half Moon Bay is relatively new, between 9 to 13 years old. The condition of nearly all residential structures in the City is well maintained according to City officials, whose descriptions are reinforced by Building Department records showing a 5-year annual average of \$370,000 in residential alteration and repair permits per year. The County estimates that between 7 percent and 10 percent of the units in the Mid-Coast area are in need of some rehabilitation.\* The 1980 Census included counts of those units without central heating, without complete plumbing and without complete kitchen facilities. Using these factors as indicators of the need for rehabilitation, 9.2 percent of the housing stock

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\* John M. Sanger Associates, Inc. Housing, A Study Paper for Public Review and Comment, September 6, 1979.

in Half Moon Bay was in substandard condition in 1980.

The City's mean household size has declined over the last decade from 3.2 persons per unit in 1970 to 2.8 person per unit in 1980. The .4 person decline in household size compares to a County-wide decline from 2.9 persons per unit in 1970 to 2.5 persons per unit in 1980. Overcrowded conditions in the City were recorded for 78 housing units by the 1980 Census.

The average length of tenancy for Half Moon Bay residents in 1980 was approximately 5 to 8 years. The above average term of tenancy is probably related to the high proportion of ownership to rentership observed in Half Moon Bay. In 1980 there were 73 percent ownership households compared to 27 percent rentership households in Half Moon Bay. For comparison the County totals were reported as being comprised of 40 percent rentership households and 60 percent ownership households.

The median priced house in Half Moon Bay was \$135,044 in 1980. The County median price was \$138,107, therefore the cost of home ownership was slightly lower in Half Moon Bay than in San Mateo County. Contract rent levels in 1980 were shown to be slightly higher than County levels. The median Half Moon Bay rent was \$367, at that time, comared to the County median of \$336.

#### 5.2.2 Housing Needs Projections

The Association of Bay Area Governments (ABAG), in their publication titled Housing Needs Report, determined the existing and projected housing need for the Bay Area region. They have also calculated, for cities and counties, a share of such need. The "Existing Housing Need" is defined as the housing need for the Bay Area and its counties and cities in 1980. The 1980 existing housing need for San Mateo County was 1,592 units and for Half Moon Bay was 8 housing units.

In July 1983, ABAG released a subsequent publication titled Housing Needs Determinations San Francisco Bay Region. The updated report uses methods generally consistent with Housing Needs Report, 1981, but the formulas used to determine housing need are less complex due to the availability of 1980 Census data and ABAG's Projections '83. In ABAG's revised report, "projected housing need" includes the number of units calculated as the 1980 "existing need" plus the number required to provide for the projected household growth between 1980 and 1990, plus provide for vacancy to maintain mobility in the housing market.

The projected need for Half Moon Bay as published in the Needs Report was 1,583 housing units. However, the ABAG projections were based on an area approximately coterminous with the City's Sphere of Influence including a portion of unincorporated territory. Coastal Plan regulations require local planning to refer to areas with jurisdiction boundaries rather than areas within the City's Sphere of Influence. This spacial difference led to inconsistencies between the local planning documents and the ABAG projections. The City therefore, revised its needs determination to correspond with its jurisdiction boundaries based on the ratio of additional housing units expected to be developed in the city and county. When the ratio of 5,500:1,850 is applied to ABAG's estimate of 1,583 housing units between 1980 and 1990, the City's housing need would be 1,185 units and the remaining 398 units needed would be assigned to the unincorporated area. While this number was not incorporated into the final ABAG report, it was accepted by that agency by its letter of October 3, 1983 (included as Appendix E). The County Housing Element should be revised to reflect its proportional increase.

California Government Code Section 65584(c) provides that within 90 days following a determination of a locality's share of the regional housing need, the local government may revise the definition of its share. The revised share must be based upon available data and accepted planning methodology and supported by adequate documentation. The ABAG Housing Needs Determination Report was distributed for local review in July, 1983. Half Moon Bay notified ABAG of an apparent inconsistency in the needs distribution between the City and the unincorporated coastside. A meeting of ABAG and City representatives was held on September 14, 1983, the results of which were documented in a letter dated October 3, 1983 to W. Fred Mortensen, City Manager, from Jean Safir, Housing Program Manager, Association of Bay Area Governments. As indicated in that letter, the City revised the definition of its share to reflect areas within Half Moon Bay's jurisdiction boundaries as opposed to the City's Sphere of Influence. This revision was based on available data; including the ratio of additional housing units expected to be developed in the City and County applied to ABAG's estimate of 1,583 housing units needed, and acceptable planning methodology; ABAG's statement that this is the most reasonable approach. The revision is supported by adequate documentation as presented in the October 3, 1983 letter. Further, the Council of Governments (ABAG) accepted the revision by the October 3, 1983 letter.

TABLE 5.1 PROJECTED HOUSING NEED, ABAG DETERMINATION

	1980-90 PROJECTED INCREASE IN HOUSING NEEDED IN 1985	ABOVE MODERATE	MODERATE	LOW	VERY LOW
Half Moon Bay	1,185	545	237	178	225
San Mateo County	23,499	10,267	4,907	3,793	4,532

The projected increase in housing needed, 1,185 units over a ten year period from 1980 to 1990, translates to an annual rate of 118 units, much higher than the average of 18 units per year which occurred during the five years from 1978 to 1982.

A housing cost/income correlation was prepared for the City and each block group using the 1980 U.S. Census data. This correlation is presented in tables in the technical appendix, Appendix B. For the City as a whole, it appears that sufficient housing is available at affordable prices to households in the various income categories. In each category there is a surplus of total housing stock affordable to that income group. It should be noted however that much of the housing available to lower income households is owner occupied. There are probably units that have been occupied by the same household for many years with correspondingly lower mortgage payments and lower cost.

TABLE 5.2 MAXIMUM AFFORDABLE HOUSING COSTS BY INCOME GROUP

INCOME GROUP	1980 GROSS INCOME		MAXIMUM AFFORDABLE HOUSING COST	
	ANNUAL	MONTHLY	RENTER	OWNER*
Very Low	11,590	966	290	400
Low	18,540	1,545	460	650
Moderate	27,810	2,317	695	1,000
Above Mod.	27,810+	2,317+	695+	1,000+
Median	23,175/Household			

\* Monthly mortgage = 0.95% of house value

TABLE 5.3 HOUSING COST/INCOME CORRELATION HALF MOON BAY CITY

NUMBER OF HOUSEHOLDS WITH INCOMES IN SPECIFIED CATEGORIES				NUMBER OF HOUSING UNITS EXISTING IN 1980 AND AFFORDABLE BY SPECIFIED INCOME GROUP		
				RENT.-OCC.	OWN.-OCC.	TOTAL
Very Low	466	17.7%	)	237	711	948
Low	399	15.2	) 55.6%	349	491	840
Moderate	598	22.7	)	247	595	842
Above Mod.	1167	44.4	)			
Total	2630	100.0		833	1797	2630
Median Rent				=	367	
Median Value of Owner Occupied Unit				=	135,004	
Median Household Income				=	25,467	
Number of Households Below Poverty Level					162	

The California Department of Housing and Community Development has provided communities with a "Methodology for Calculating Lower Income Overpayment." This methodology has been used to assemble Table 5.4 and 5.5, using 1980 Census Data.

TABLE 5.4 RENTER HOUSEHOLD INCOME BY GROSS RENT AS A PERCENT OF INCOME IN 1979

Rent as % of Income	\$ 0- 4,999	\$5,000- 9,999	\$10,000- 14,999	\$15,000- 19,999	\$20,000 or more	Total
0-19%	0	26	20	20	162	228
20-24%	8	13	20	14	40	95
25-34%	22	13	23	51	40	149
35% +	35	87	38	14	0	174
Not Computed	<u>20</u>	<u>5</u>	<u>0</u>	<u>6</u>	<u>5</u>	<u>36</u>
Total	85	144	101	91	247	682

Total Household  
Overpaying = 264

The boxed figures in Table 5.4 represent the total number of lower-income renters, plus those renters in the income range from \$18,500 (i.e., lower-income limit) to \$19,999 (i.e., the breakoff figure for the fourth income range used in the 1980 Census tables) that are "overpaying," (i.e., paying more than 25% of their household income for housing). It was therefore necessary to calculate the number of households in the fourth income range that are lower income. The final number of rentership households who are overpaying, and are also lower income is 264, or 39 percent of the total renting households.

TABLE 5.5 NON-CONDOMINIUM OWNER HOUSEHOLD INCOME BY SELECTED MONTHLY HOUSING COST AS A PERCENT OF INCOME IN 1979

Housing Cost as % of Income	\$ 0- 4,999	\$5,000- 9,999	\$10,000- 14,999	\$15,000- 19,999	\$20,000 or more	Total
0-19%	7	8	22	35	664	736
20-24%	8	0	20	6	179	213
25-34%	0	8	29	23	171	231
35%	36	51	39	38	102	266
Not Computed	25	0	0	0	0	25
Total						1471
Total Households Overpaying	= 206					

The boxed figures in Table 5.5 represent the total number of lower-income non-condominium ownership households, plus those owners in the income range from \$18,500 to \$19,999, that are "overpaying. After performing the necessary calculations to determine the number of households in the fourth income range that are lower income, it was determined that 206 or 14 percent of the non-condominium ownership households are overpaying.

While housing development in Half Moon Bay since the late 1970's has been slow due to market conditions, the affordability ratio of new housing units has been consistent with the ABAG needs projection ratios. Seventy-one new units are currently under construction in the Canada Cove development which will be priced in the range of \$280.00 to \$530.00 per month. These will be affordable to households of primarily low incomes. Thirty-one new duplex and multiple family units have been constructed since 1980 which are affordable for moderate and above-moderate income residents. The method used to determine

the affordability of new housing is described in Appendix C.

TABLE 5.6 AFFORDABILITY OF NEW HOUSING CONSTRUCTION, 1980-83

INCOME CATEGORY	NUMBER OF UNITS	% OF TOTAL
Very Low	0	0.0%
Low	79	52.7%
Moderate	21	14.0%
Above Moderate	50	33.3%

TABLE 5.7 COMPARISON BETWEEN ABAG NEEDS DETERMINATION AND HALF MOON BAY HOUSING DEVELOPMENT, NUMBER OF UNITS IN EACH INCOME CATEGORY

	ABOVE MODERATE	MODERATE	LOW	VERY LOW
Projected # of Units Needed According to ABAG 1980-81	545	237	178	225
Units Constructed or in Progress Jan. 1980-Jan. 1983*	50	21	79	0
Difference to be Accomplished Jan. 1983-Dec. 1990	495	216	99	225
% Complete	9.2	8.9	44.4	0

\* See Appendix C for method used to determine affordability level of newly constructed housing.

TABLE 5.8 COMPARISON BETWEEN ABAG NEEDS DETERMINATION AND HALF MOON BAY HOUSING DEVELOPMENT, PERCENT OF UNITS IN EACH INCOME CATEGORY

	ABOVE MODERATE	MODERATE	LOW	VERY LOW
ABAG Projected % of Units Needed in each Income Category 1980-1990	46	20	15	19
% of Units Constructed Jan. 1980-Jan. 1983	33	14	53	0
Relative Status according to Percentages	-13	-6	+38	-19

Special Housing Needs. In Half Moon Bay disabled persons constituted about 1.1 percent of the population over 60 years old in 1980. Persons with disabilities were distributed about equally between the two Census Tracts. Information on the number of disabled persons is shown in Table HA-6. Assuming one disabled person over 60 lives in each household occupied by persons with disabilities, then approximately 85 households occupied by persons with disabilities existed in 1980.

About 8.6 percent of Half Moon Bay's population is age 65 or over and classified as elderly. Significant numbers of senior citizens live in the neighborhoods of Casa del Mar, Ocean Shore Terrace, Pilarcitos Park, Ocean Colony, Canada Cove, Spanish Town, Arleta Park, Arleta Park East and the community core. The elderly appear to be more concentrated in Census Tract 6137 than in 6135. Please see Table HA-4, Location of the Elderly.

Large households occurred about equally distributed throughout the City. In 1980 approximately 4.5 percent of the households had more than six members and were classified as large households. Families with female heads of household are housed in equal concentrations throughout Half Moon Bay. In 1980 approximately 7.2 percent of the households counted were families where females were the heads of household. Census information on these special needs groups is detailed in Table HA-7.

Farm workers living in Half Moon Bay in 1980 accounted for 5.6 percent of the employed labor force. 213 farm workers lived in the City at the time of the Census. For purposes of this report it was assumed that labor force participation among farm workers is 1.5 workers per household\* or, in Half Moon Bay there were 320 farm worker households. This is about 12 percent of the households living in the City in 1980. The ABAG Housing Needs Report included "... the need for additional housing for farm workers is not demonstrable in the region ... Each city and county within the ABAG region, however, should consider this category of need in individual housing elements." The Half Moon Bay Local Coastal Plan describes the historical and projected decline in agriculture within the City. While additional housing for farm workers is cited as a need in the unincorporated coastside (San Mateo County Housing Element) it is concluded that the City is able to accommodate its share of farmworker households within the existing and projected low and moderate income housing stock.

\* Association of Bay Area Governments, Housing Needs Determination San Francisco Bay Region, July 1983.

### 5.2.3 Governmental Constraints to Housing Provision

Land Use Controls. The Local Coastal Program: Land Use Plan (LCP:LUP) is a precise plan designating land uses throughout the City of Half Moon Bay. The plan has been prepared in recognition of the various coastal resources, physical and environmental constraints and community goals and objectives. It provides that specific areas be designated for residential uses in addition to other land uses associated with urban development in the area. Land use controls place constraints on location, density, type and physical aspects of residential development. These are primarily implemented in the zoning and subdivision ordinances.

Environmental controls related to seismic hazards, flooding, shoreline stability, slope stability, noise and biotic resource conflicts also can constrain the provision of housing. These environmental controls are addressed in other LCP:LUP sections and implementing ordinances.

Water Supply. Water is supplied to the City of Half Moon Bay under the jurisdiction of the Coastside County Water District. The District boundaries include the City of Half Moon Bay and the community of El Granada. The District obtains its water from several sources including Pilarcitos Lake owned by the City and County of San Francisco, wells along Pilarcitos Creek, Denniston Reservoir and the Denniston well field. The City and County of San Francisco limits the amount of withdrawal from Pilarcitos Lake. Stream withdrawal from Pilarcitos Creek is allowed only during the five months of normal wet weather from November through March. Since the drought years of 1976-77 the District has implemented a policy of limiting new water connections. The water supply is annually evaluated and since 1979 the District has released 100 permits per year. This limitation will remain in effect until additional sources are obtained to offset potential shortages during future drought years.

The District plans to expand its delivery and supply capacity with a program including enlargement of delivery facilities, construction of intake facilities in Crystal Springs Reservoir and delivery facilities between Crystal Springs Reservoir and Half Moon Bay. This expansion is a phased program to match the buildout projections in both the City and County LCP's.

Sewage Disposal. Sewer facilities are operated by a joint powers authority called Sewer Authority-Mid-Coastside (SAM). The Authority consists of the City of Half Moon Bay, the Montara Sewer District and the Granada Sewer District. SAM is currently constructing a new sewage treatment plant with a total capacity of 2.0 mgd. One and zero tenths mgd of that capacity is allocated to that portion of the City of Half Moon Bay located south of Frenchmans Creek. While there is currently no limitation on sewer connections in the City of Half Moon Bay the City has a significant sewer connection fee for new hookups. This fee imposes a constraint in the form of additional costs for housing.

Roads. Limited access to Half Moon Bay via Highways 1 and 92 has long been recognized as a constraint to community development and growth. In the Public Works component of the LCP:LUP the conflicts between traffic associated with priority and non-priority coastal uses are identified and discussed. The major issue revolves around the reservation of capacity for priority uses such as public recreation and visitor-serving commercial uses over non-priority residential development. The plan policies call for a balanced and phased approach in dealing with this constraint. Policies indicate that both priority and non-priority uses can be accommodated within the capacity constraints and that improvement should be phased to prevent premature, growth inducing impacts.

Availability of Assistance Programs. Recent reductions in federal and state assistance programs place a significant constraint on small communities' abilities to provide affordable housing. Cutbacks to the Section 8 Rental Assistance, Community Development Block Grant and similar programs have severely limited the funds available for housing assistance. One notable exception may be assistance from the Farmers Home Administration which has funds available for construction of low and moderate income housing. However, generally, until such assistance again becomes available, Half Moon Bay will have to depend largely on local resources to help in the provision of affordable housing.

Development Standards. Half Moon Bay like most other California cities, has adopted a series of residential development standards based on the concept of upgrading the living environment of the neighborhoods and community. Standards requiring paved streets, underground utilities, enclosed garages and outdoor living spaces all add to the quality of life and elimination of blighting influences. These standards are typical of other California cities, have been Half Moon Bay policy for many years, and it would be inconsistent to abandon them or allow exceptions. While such development standards may add to the cost of housing and could be a governmental constraint to the provision of housing, the community feels the retention of the requirements is necessary for the achievement of environmental goals.

Fees and Exactions. Building permits must be secured before commencement of any construction, reconstruction, conversion, alteration or addition. Approval of permit applications is based on the Zoning Ordinance, although the Planning Commission has the power to grant Variances from the terms of the Ordinance within the limitations provided in the Ordinance. Building permits are generally processed within a few weeks. Local review of Use Permits, Variances and Coastal Development Permits requires from 30 to 90 days depending upon the complexity. Subsequent to local approval the California Coastal Commission must review each permit. The Coastal Commission is required to agendize items within 49 days after acceptance of the application. When the City receives Coastal Permit granting authority then it is estimated that the time for local review will be from 30 to 120 days, depending upon application complexity.

Planning and building permit fees applicable to Half Moon Bay are detailed in Table HA-25 in Appendix A. Planning fees in Half Moon Bay are quite low compared to other jurisdictions, as indicated in the January 1982 report "Development Fees in San Francisco Bay Area." Other exactions include dedication of land or in lieu fees for park and recreation purposes and provisions of public improvements in new subdivisions. A review of the exaction for Half Moon Bay indicate that they are generally consistent with other Bay Area cities.

While permit processing, permit procedures and fees result in cost and time constraints to the provision of housing, these are not extraordinary in comparison to other coastal jurisdictions.

Financial. Primary among non-governmental constraints to housing development in the Bay Area and Half Moon Bay, particularly low and moderate income housing, is the price of real estate. When compared against other Bay Area cities, Half Moon Bay has a relatively moderate housing market. San Mateo County, when compared to the entire Bay Area, is second only to Marin County in home values, as recently revealed in the 1980 Census.

#### MEDIAN HOME VALUES, 1980

County	Non-Condominium Value (\$)
Alameda	\$ 85,300
Contra Costa	94,600
Marin	151,000
Napa	78,200
San Francisco	104,600
San Mateo	124,400
Santa Clara	109,400
Solano	67,500
Sonoma	88,400

Another constraint to housing development is the availability of financing for homes, and high interest rate levels. Current mortgage interest rates are variable or negotiable, generally ranging from 11 to 15 percent.

The price of land is a significant ingredient in the total cost for housing as reflected in the purchase price or the rental rate. Developed land costs typically account for about one-quarter of the total house cost. For a \$100,000 home land would cost about \$25,000 or the land component of a \$450/month apartment would be slightly over \$100/month. Land costs in the Bay Area have consistently been increasing since World War II. This has been the result of decreasing supply as San Mateo County cities reach the build out stage, inflation, and population immigration causing increased demand for housing. This increase has an adverse effect on the ability of households to pay for housing, particularly low and moderate income households. For example, each \$250 increase (1% of a \$25,000 property) in the cost of land results in slightly over \$10 per month added to the housing cost.

Construction cost increases have effects on the ability of consumers to pay for housing similar to land cost increases. Construction cost increases are due to the cost of materials, labor and higher government imposed standards (e.g. energy conservation requirements).

Interest rates can be particularly detrimental to the consumer's ability to pay for housing. For example, a 1 percent change in interest rate (i.e. from 11 percent to 12 percent) would cause the monthly payment on a \$70,000 mortgage to increase by \$54. A similar effect occurs on rental rates. Such increases can price many households out of the reach of otherwise affordable housing. The high interest rates are primarily responsible for low rate of rental housing construction during the past few years. Most analysts are predicting an increase in interest rates.

While mortgage money is currently available to finance home purchases and condominium construction, the housing industry is expected to face a significant capital shortfall over the remainder of the decade. This will be due to large federal deficits which will consume up to 30 percent of funds raised in private credit markets. The outlook appears to be difficult, particularly for low and moderate income households. Interest rates will most likely be effected and the competition for available funds will probably increase.

Community Attitude. Half Moon Bay, like other communities throughout the Bay Area and State, tends to exhibit an ambivalent attitude toward growth and residential development. A segment of the local population would prefer to see only limited growth. This attitude is reflected in recent public discussions of growth limitation ordinances and techniques. Another portion of the community promotes growth, consistent with planning objectives as stated in the City's Land Use Plan/Local Coastal Plan.

The community attitude generally supports the provision of single family residential development, as well as multiple family residential. The City has been particularly supportive of medium density projects, a number of which have been constructed since 1980. Under the current economic conditions, there is little profit motive for local developers to build multi-family rental housing, the traditional source of housing for low and moderate income families. But, in Half Moon Bay, developers have been more successful than in other communities at developing multi-family housing.

#### 5.2.4

#### Citizen Participation

Citizen involvement in the preparation of the Half Moon Bay Housing Element was accomplished through the process of Planning Commission and City Council study sessions and public hearings.

### 5.3 HOUSING GOALS, OBJECTIVES AND POLICIES

#### 5.3.1 General Strategy

Half Moon Bay's basic strategy for increasing housing opportunities and fulfilling housing needs is to use incentives to help the private sector generate more housing. Incentives to be used in developing new housing range from policy and zoning techniques to the use of redevelopment powers. Furthermore, incentives include a number of more specific items such as:

- A. Encouraging continued construction of conventional housing.
- B. Zoning certain areas for higher densities with the objective of developing more affordable housing.
- C. Encouraging more extensive use of mobile homes and factory-built housing.
- D. Encouraging development of no-frills housing.
- E. Allowing use of existing substandard lots for affordable housing.
- F. Exercising the use of redevelopment powers and funding sources to provide affordable housing.

In addition, the community intends to utilize its existing housing stock to partially satisfy its housing need. Second housing units in single family neighborhoods and shared housing will be used to expand the opportunities available within the current housing stock.

Half Moon Bay's role in helping to meet the needs of low and moderate income persons and families should primarily be to create a regulatory and public service environment conducive to county assistance. Without assistance, the city does not have adequate resources to meet all housing needs. Other governmental agencies, such as San Mateo County's Housing and Community Development Division and the County Housing Authority, have major implementing capabilities. Cooperation with these agencies is essential for meeting the city's low and

moderate income housing needs.

The city places a high priority on providing housing opportunities for residents and employees in Half Moon Bay and in the coastal zone. Of special concern are the elderly and young families who are often most severely impacted by housing costs and availability. Half Moon Bay's strategy for meeting these needs is to apply a high priority to these groups whenever distribution of scarce housing resources becomes a city function.

#### 5.3.2 Definitions

- A. "Affordable Housing": Housing with a contract rent or price affordable by very low, low and moderate income households, based on currently accepted standards (monthly rent paid by tenant less than 30% of gross monthly income or purchase price no more than three times annual income).
- B. "Assisted Housing Unit": A housing unit which is under a Section 8 housing assistance payments contract, which is subject to a similar public subsidy or which is made available on equivalent terms by a private developer or property owner.
- C. "Below-Market-Rate Income Household": A household whose income, with adjustments for household size, does not exceed 120% of the median household income of the San Francisco-Oakland Standard Metropolitan Statistical Area (SMSA).
- D. "Household Income Levels": A household income, adjusted for household size, which is based on the median income of all households in the SMSA. Various income levels are classified as follows:
  - 1. "Above Moderate Income" - Over 120% of the median
  - 2. "Moderate Income" - 81% to 120% of the median
  - 3. "Low Income" - 51% to 80% of the median
  - 4. "Very Low Income" - 50% or less of the median.

5.3.3

Goal: Facilitate the private development of housing in an attempt to meet the identified housing needs for all income levels of the community.

The following objectives are designed to accomplish this goal:

- A. Realize the construction of 2500 new housing units in Half Moon Bay during the next 10 years.
- B. Increase the available housing stock for the various household income levels, by the following percentages, up to the maximum units needed to satisfy Half Moon Bay's share of the regional housing need, during the ten years from 1980-1990:

Income Category	Percentage of Total Needed Units*	Units Needed to Satisfy Half Moon Bay's Share of Regional Need 1980-1990
1. Above Moderate	46%	545
2. Moderate	20	237
3. Low	15	178
4. Very low	19	225

- C. Maintain the percentage of multiple family dwelling units at about 25% of the housing stock. Multiple family dwellings are those buildings or building groups on a single parcel containing three or more dwelling units.
- D. Accommodate, within the City, all projected total Mid-Coast housing needs which are not met in the unincorporated areas.
- E. Distribute and locate new below-market-rate housing units throughout the City as much as possible in accordance with available and suitable sites for households of different size in order to avoid excessive concentrations of below-market-rate housing in one neighborhood.

\* ABAG Housing Needs Determinations, San Francisco Bay Region, July, 1983

- F. Encourage mixed residential and commercial uses in the community core as a means of providing more affordable housing near transportation, jobs and shopping.
- G. Realize an increase in rental housing stock through the typical process of renting investor owned units in new condominium projects. When condominiums are built, some of the units are purchased by investors and rented. This is a market phenomenon that creates new rental housing as a byproduct of condominium construction.

#### Policy 5-1

Within the limitations of the private housing market and public facilities constraints, the City shall work with private developers to encourage new housing development.

#### Policy 5-2

Continue an existing agreement and cooperate in an existing Home Mortgage Finance Program with San Mateo County, in which the County will issue Home Mortgage Revenue Bonds to provide funds to eligible households to acquire home mortgages in Half Moon Bay, as well as other areas of the County. City Resolution 101-80 approved an Agreement of Cooperation between the County of San Mateo and City of Half Moon Bay for this purpose.

#### Policy 5-3

For sponsors of low and moderate income housing, establish resale controls to assure that below market-rate housing units remain affordable in the future. Use the Consumer Price Index as a measure of reasonable cost appreciation for affordable housing units.

#### Policy 5-4

Establish a system to monitor the development and continued existence of affordable housing in Half Moon Bay in order to facilitate required housing element updates.

#### Policy 5-5

Require that all new development, including that which provides significant housing opportunities for low and moderate income persons, maintains a sense of community character by being of compatible scale, size and design.

#### Policy 5-6

Establish the following priorities for sale or rental of assisted housing units to low and moderate income families:

- A. Persons holding coastal zone jobs.
- B. Young persons or children of families who have established coastal zone residency for a minimum of five years.
- C. The elderly (65 and over).

#### 5.3.4. Goal: Conserve, improve and expand the use of Half Moon Bay's housing stock.

- A. Maintain an adequate supply of multiple-family rental housing within the community. Approximately 25 percent of Half Moon Bay's housing stock should be multiple-family, rental units.
- B. Conserve existing structures which provide housing for low and moderate income persons.
- C. Promote the improvement, maintenance and enhancement of the existing housing stock through ongoing private remodeling efforts.
- D. Establish a rehabilitation program to be implemented during the next five years utilizing the rehabilitation programs of the San Mateo County Housing and Community Development Division, or other similar funding sources.
- E. Encourage the legal use of second units in existing single family dwellings as a means of expanding the use of existing housing stock.

#### Policy 5-7

Prohibit conversion of rental units to condominiums when the vacancy rate of rental units in the City is 5 percent or less.

#### Policy 5-8

Prohibit the demolition of structures which provide housing for low

and moderate income persons, unless the structure poses a health and safety hazard or unless comparable housing is provided.

Policy 5-9

Promote the conservation and improvement of the condition of existing housing stock, and encourage remodeling and expansion efforts by homeowners.



#### Policy 5-10

Establish programs for rehabilitation of substandard housing in the City by competing for small-City Block Grant funding and state deferred loan money for rehabilitation; and/or by establishing a revolving fund within the City's General Fund for loaning money or subsidizing interest on rehabilitation loans for households in need and without means.

#### Policy 5-11

Allow the use or construction of a second dwelling unit, in conjunction with a single family house, upon issuance of a Conditional Use Permit and incorporating the following standards:

- A. Height, bulk and coverage restrictions applicable to the zoning district in which the structure is located shall not be exceeded.
- B. Maximum population permitted shall not exceed 1.01 persons per room, exclusive of bathrooms and closets.
- C. Additional off-street parking shall be provided on the basis of one space for each bedroom in the second dwelling unit.

5.3.5 Goal: Give special consideration to the expansion of housing opportunities for the elderly, handicapped, low and moderate income persons, and farm workers.

The following objectives are designed to accomplish this goal:

- A. Expand the supply of elderly housing over the next 10 years, particularly in the multi-family designated areas and in the central core.
- B. Provide handicapped access and facilities in all new residential structures of 21 or more units, and require that at least one percent of those units be designed for the handicapped.
- C. Provide incentives for the development of affordable housing for persons of low and moderate incomes. Incentives to be utilized include the following list when appropriate controls are instituted to assure continued affordability of such units:
  - 1. Use of substandard sized lots on scattered sites

throughout the City for single family detached dwellings.

2. Use of substandard sized lots in duplex zones for one or two family dwellings.
  3. Institute priority review and permit processing for affordable housing projects.
  4. Implement a mixed-use zone in the central core.
- D. Integrate farm employees into the housing stock of the community rather than providing special farm labor housing on separate sites.

#### Policy 5-12

When legal mechanisms are established to assure continued long-term use of the development for the elderly, encourage development and expansion of housing opportunities for the elderly through use of incentives established in the Zoning Ordinance, such as: smaller allowable unit sizes; parking reduction; common dining facilities; and fewer, but adequate amenities.

#### Policy 5-13

Enforce those provisions of the Uniform Building Code which require handicapped access and facilities in multiple family residential structures.

#### Policy 5-14

Permit development of affordable housing, on lots which do not meet the minimum lot-area or width requirements of the Zoning Ordinance on scattered sites within existing neighborhoods, and partially developed subdivisions zoned for single family detached dwellings, in accordance with the following criteria:

- A. Where two or more adjoining lots are each less than thirty feet wide and cannot be combined so as to produce one building site meeting the lot width and area requirements, accept applications only for construction of attached low or moderate income housing (0 side yard) provided that:
  1. No more than five of such houses may be constructed on any site.

2. Rear and front yard requirements shall be the same as those provided in the Zoning Ordinance for detached dwellings.
  3. Side yard requirements shall be the same as for detached dwellings where such attached housing adjoins a lot on which a detached dwelling may be built or is located.
  4. Each resulting lot shall have a minimum width of 20 feet and a minimum area of 2,000 square feet.
  5. There shall be a minimum frontage of 40 feet for a two unit dwelling.
  6. Each unit shall be made available for low and moderate income households.
  7. There shall be at least one off-street parking space for each unit.
- B. Where a lot 30 feet wide or less adjoins a lot, whether occupied by a dwelling or vacant, meeting minimum requirements; accept applications only for construction of attached low or moderate income housing (0 side yard) on such lot and one adjoining lot provided that:
1. No more than three housing units may occupy the two combined lots.
  2. Rear and front yard requirements shall be the same as those provided in the Zoning Ordinance for detached dwellings.
  3. Side yard requirements shall be the same as for detached dwellings where such attached housing adjoins a lot which a detached dwelling may be built or is located, except if the adjoining lot is included in the project.
  4. Each new unit shall be made available for low and moderate income households.
- C. Where an individual lot 30-50 feet wide fails to meet the minimum lot width or lot area requirements, and cannot be

combined with an adjoining lot other than the lot already meeting such minimum requirements, accept applications only for the construction of a low and moderate income detached dwelling meeting the minimum yard requirements of the Zoning Ordinance, even if failing to meet the maximum lot coverage requirements, provided that such dwelling is made available for low and moderate income households.

#### Policy 5-15

Permit development of low and moderate income housing in duplex zones on lots which do not meet the minimum lot area or width requirements of the Zoning Ordinance. By accepting applications for the construction of low and moderate income single family or two-family dwellings meeting the minimum yard requirements of the Zoning Ordinance on lots having width of at least 40 feet, even if these lots fail to meet the maximum lot coverage requirements, provided that such units are made available for low and moderate income households.

#### Policy 5-16

Limit the total number of affordable units permitted to be developed in accordance with Policies 5-14 and 5-15 to ten percent of the total number of existing and potential housing units within an individual neighborhood or subdivision as defined in maps contained in the Implementation Section of this element, and in Chapter 9 - Development of the LCP. They shall be allocated on a first-come first-served basis.

#### Policy 5-17

Through appropriate controls, developers and/or property owners shall be required to take adequate steps to ensure, by one of the following methods, that low and moderate income units, provided as required, remain affordable and available to low and moderate income households for the life of the units.

##### A. Ownership housing

1. Require resale controls sufficient to maintain low and moderate income units at affordable levels for the life of the unit.
2. Require that such resale controls limit the appreciation of equity and provide that the unit will only be resold to an eligible low or moderate income household.

B. Rental housing:

1. Require developer and/or owner to enter into a rental assistance program if it is available.

Policy 5-18

The project for which Use Permits are sought pursuant to affordable housing policies, shall be subject to design approval to ensure their consistency with the character and scale of the surrounding neighborhood and for appropriate transitions to abutting detached housing meeting the normal requirements of the Zoning Ordinance.

Policy 5-19

Amend the Zoning Ordinance to establish priority review and processing for affordable housing projects.

Policy 5-20

Amend the Zoning Ordinance to provide for mixed residential and commercial uses within the commercial core with a Use Permit in accordance with the following standards:

- A. Residential uses shall be permitted either above the ground floor in multiple story buildings or on the ground floor when the residential use occupies less than 50% of the ground floor area.
- B. Residential density shall not exceed those permitted in the R-3 zoning district.
- C. Off-street parking shall be provided for all uses on the site as established in the Zoning Ordinance.

Policy 5-21

Encourage the use of appropriate state and federal funding programs from sources such as the U.S. Department of Housing and Urban Development, the California Department of Housing and Community Development, the U.S. Farmer's Home Administration and others, should they become available.

- 5.3.6 Goal: Promote housing opportunities for all persons regardless of race, sex, marital status, ancestry, age, national origin or color.

The following objectives are designed to accomplish this goal:

- A. Eliminate, to the extent feasible through City actions, discrimination in housing.

Policy 5-22

Actively support housing opportunities for all persons regardless of race, sex, marital status, ancestry, age, national origin or color.

## 5.4 HOUSING PROGRAMS

### 5.4.1 Five Year Schedule of Actions

This section is intended to establish a five year schedule of actions which the City is undertaking, or intends to undertake to implement the policies and to achieve the goals and objectives of the Housing Element. While the five year period covered in this action schedule is 1983-1988, housing need determinations cover the period from 1980-1990. This is because housing projections are based on U.S. Census information which is collected each decade. Therefore, estimated program results will follow the ten-year format established by ABAG, but review of results will be conducted every six months, and revision of the Housing Element will be conducted within five years. The programs are generally intended to be implemented through the administration of land use and development controls and the provision of regulatory concessions and incentives.

### 5.4.2 Identification of Housing Sites to be Made Available

The California Government Code requires that the Housing Program identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels, including rental housing, factory built housing and mobile homes.

#### Program 5-1

Construction of Market-Rate Housing - The map entitled "Categories of Undeveloped Land," Figure 5.1, shows those areas identified for construction of new housing. This map is consistent with the Land Use Plan which identifies the densities and types of housing that would be most appropriate for these sites. The plan provides for a range of housing types including single family, cluster and multiple family housing. The City will continue to support residential development and encourage rates in an effort to achieve the production of 2,500 housing units by the year 1992. This will be accomplished by timely review and processing of applications, and staff encouragement of quality development. In addition, the staff with Planning Commission and City Council support, will encourage housing developers to produce units in an affordable price range. This should increase vacancy rates, provide additional supply of standard units and promote greater real estate competition to help stabilize price increases.

Expansion of rental housing - While it is anticipated that the development of rental apartment buildings in the future will be limited, construction of new multi-family condominium buildings adds to the rental market. Experience indicates that from one-third to one-half of the new condominium units are investor owned and rented. By this method the rental housing stock within the community is expanded and more units are made available for low and moderate income households.

5.4.3 Assistance in the Development of Housing to Meet the Needs of Low- and Moderate-Income Households

The California Government Code requires that programs be designed to assist in the development of adequate housing to meet the needs of low- and moderate-income households.

Program 5-2

Wavecrest Restoration Project - Details of the Wavecrest Restoration Project are described in the LCP:LUP Development component. The project consists of consolidation, replatting and development of 590 acres of land currently subdivided in substandard, undeveloped parcels. The project will result in the development of up to 1,000 housing units, up to 200 of which will be made available to persons of low and moderate incomes. The project will be developed in phases with the affordable units interspersed throughout the planning area. LCP:LUP policies call for clustering to the maximum feasible extent. Primary responsibility for implementation of the project will rest with the City Redevelopment Agency.

Program 5-3

Factory Built Housing and Mobile Homes - Canada Cove Mobile Home Park and Hill Top Mobile Home Park are the two major existing mobile home parks in Half Moon Bay. Hill Top Mobile Home Park is located in an area planned for ultimate development with industrial uses. Redevelopment of this area will require removal or relocation of 65 units in the future. Upon complete LCP:LUP implementation, the Canada Cove Mobile Home Park will be the primary concentrated mobile home park in the community containing 359 units.

The City permits mobile homes and factory built housing in all areas zoned for single family development. Architectural approval

is required for any new single family, mobile home and factory built housing project. City policy is receptive to development of a factory built housing subdivision in an area designated Planned Unit Development on the Land Use Plan. Factory built housing could also be constructed in the substandard lot areas in reponse to Policies 5-14, 5-15 and 5-16.

#### Program 5-4

Revenue Bond Program - The City has established and will continue to participate in a Revenue Bond Program, a cooperative agreement with San Mateo County for the purpose of financing home mortgages in Half Moon Bay to assist in providing more affordable housing. This agreement is pursuant to Section 52000, et. seq. of the California Health and Safety Code, was entered into in 1982.

#### Program 5-5

Second Housing Units - This program involves the legalization of second housing units when provided in conjunction with a single family residence. A second unit is defined as a detached or attached living unit that provides complete, independent living facilities for one or more persons. It includes provisions for living, sleeping, cooking and sanitation on the same parcel as the main residence. The City will amend its Zoning Ordinance to provide that second units may be permitted upon the issuance of a Conditional Use Permit providing the unit meets specific standards. Those will include:

- A. Units must comply with current building, fire and zoning code regulations.
- B. No more than 1.01 persons per room (exclusive of bathrooms and closets) can occupy the structure.
- C. Additional off-street parking shall be provided on the basis of one space for each bedroom in the second dwelling unit.
- D. The structure is subject to architectural approval.

#### Program 5-6

Mixed-Use Land Use District - Currently, the City of Half Moon Bay restricts development in its retail area to commercial and office uses. Amendment of this policy and corresponding zoning regulations will help to encourage the development of residential uses on the upper floors of multi-story buildings in the commercial area. This would expand housing opportunities in the area closest to transportation and shopping. The City's policy of limiting ground floors to retail commercial uses shall remain in effect.

#### Program 5-7

"No Frills" Housing - Since World War II, Americans have become accustomed to various amenities within a home. In recent years such amenities, which are primarily located within the home, have become overly expensive and sometimes wasteful. Modern design and material usage can substantially reduce building costs while maintaining the aesthetic quality of the home. To eliminate such costs, the "No Frills" home has become a viable housing alternative. "No Frills" homes offer the new homeowner an opportunity to add amenities to a home over time as the homeowner is able to afford them. The City of Half Moon Bay supports the development of "No Frills" housing, particularly in those areas where more affordable housing is needed, as long as the reduction of amenities is designed consistently with Building and Safety Code requirements, and within architectural review criteria.

#### Program 5-8

Shared Housing - This program would be sponsored by a non-profit organization which arranges for the placement of seniors, students and others needing housing with individuals who have housing available and wish to accept a boarder. A placement office would maintain

a list of both those people who have available space and those who need to rent or otherwise obtain housing in the community. The City supports this program through the following action:

- A. City support and approval of the program through adoption of a formal resolution of support.
- B. Provision of office space and telephone for a part-time organization worker.
- C. City participation in funding, advertising and information dissemination about the program.

#### Program 5-9

Construction of Affordable Housing on Substandard-Sized Lots - This program would permit development of housing units on parcels which would otherwise be considered of insufficient dimensions for residential development. This program is based on the condition that the housing be affordable to moderate or low income households and that the criteria specified in Policy 5-14, A, B and C be met.

#### 5.4.4 Address and Remove Governmental Constraints

The California Government Code requires that a community address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement and development of housing. Programs 5-4 and 5-7 respond to this requirement as does the following programs, 5-8, 5-10 and 5-11.

#### Program 5-10

Update Information Program - The Half Moon Bay Planning and Building Departments have created an automated information system in which is recorded all the potentially developable property as defined in the LCP/LUP, Table 9.1, Categories of Undeveloped Land in Half Moon Bay. The number of units which are allowable in each neighborhood or future neighborhood, and the projected phasing of development by neighborhood are recorded in the Geographic Information System in mapped and tabular format. Figure 5.1 is a computer-generated map of the LUP information. This computer system will allow the City to continually monitor and update their housing programs, and to update and modify their policies and programs in response to:

- Changing regional needs and policies
- Changing local needs
- Ineffectiveness of current programs at meeting needs.

Appendix A, B and C include updates of the amount and affordability of housing units in Half Moon Bay, based on 1980 U.S. Census data and building department records between 1980 and 1983. Program 5-9 will require that the City perform a similar update every six months in order to assess and reevaluate the effectiveness and success of their programs and policies at meeting the goals expressed in this element.

#### 5.4.5 Conserve and Improve Existing Affordable Housing Stock

The California Government Code requires that the Housing Element contain programs which address conservation and improvement of the condition of the existing affordable housing stock.

##### Program 5-11

Limitation on Condominium Conversions - Half Moon Bay has established a program of limitation on condominium conversions. Two basic standards must be met prior to permitting the conversion of a rental apartment to condominium: (A) The vacancy rate of the City's housing stock must be in excess of five percent, and (B) the project must substantially meet existing codes and standards. This program is designed to conserve the City's existing affordable rental housing stock by preventing condominium conversions when replacement units are unavailable. In addition, when conversions are allowed, the building is required to be improved to current standards.

##### Program 5-12

Remodeling and Improvement of Existing Units - Considerable remodeling and expansion of existing housing units within the community has occurred over the past decade. This trend is expected to continue and provide Half Moon Bay residents with a means of improving their housing opportunities without acquiring new housing. The action involves City encouragement of the remodeling and improvement of existing units. In this way the City will be acting to remove governmental constraints and will therefore increase affordable housing opportunities using current housing stock.

##### Program 5-13

Recommend and Promote Energy Conservation in Existing and New Housing - This action involves City encouragement of energy conservation features in existing and new housing plans. City

staff will be directed to recommend use of passive and active solar design features in the construction of new or remodeled housing. The city will maintain and distribute literature on passive and active solar design, insulation techniques, utility bill savings and tax advantages of energy conservation techniques.

#### 5.4.6 Promote Housing Opportunities for all Persons

The California Government Code requires that the City's housing program promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin or color.

##### Program 5-14

Support of Non-Discrimination in Housing - The City supports the concept of non-discrimination in housing. While the City does not have the resources to actively enforce non-discriminatory housing laws, persons requesting information or assistance relative to Fair Housing discrimination complaints shall be referred to the County Community Services Department and provided with State and Federal printed information concerning Fair Housing Law, rights and remedies available to those who believe they have been discriminated against.

#### 5.4.7 Estimated Results of Programs

The following section and Table 5-9 include the quantified objectives of the 1983-88 five-year schedule of actions. Table 5-9 shows the number of housing units which are estimated to be generated in each income category or conserved through implementation of the various programs for the decade 1980-1990.

The estimates are based on a number of assumptions. Program 5-1, Market Rate Housing Construction, which declined dramatically during the period from 1980-83, is optimistically assumed to accelerate through the "election year" and beyond due to steady construction and mortgage interest rates. This acceleration will produce a rate consistent with the City's LCP/LUP estimates. Market rate housing will be affordable primarily to persons of above-moderate and moderate incomes. In general, single family style residential development is affordable to above-moderate income households and multiple-family residential development is more likely to be within reach of moderate income households.

The unit projections for Program 5-3 are based on estimated ownership costs for the Canada Cove Mobile Home Park Expansion, which is currently under construction. Based on local space rental amounts and mortgage rates, the cost of housing in this Park was estimated as affordable to low income households.

Program 5-5, 5-6 and 5-8 are anticipated to generate 200 units of affordable housing, by expanding the utilization of existing residential and commercial neighborhoods.

Program 5-7, the "No Frills" housing program is designed to reduce the cost of single-family residential development to within the affordability level of 10 moderate income families.

Program 5-9, the Development of Affordable Housing on Sub-standard-Sized Lots, has potential to generate 42 units of affordable housing based on estimates by the City.

Housing units to be conserved or improved under Programs 5-11, 5-12 and 5-13 are also estimated in Table 5.9.



TABLE 5.9 SUMMARY OF ESTIMATED PROGRAM RESULTS

PROGRAM	1980-1990 UNITS GENERATED BY INCOME CATEGORY			
	ABOVE MODERATE	MODERATE	LOW AND VERY LOW	TOTAL
5-1 Construction of Market Rate Housing	375	208	6	589
5-2 Wavecrest Restoration	170	0	67	237
5-3 Factory Built and Mobile Homes			71	71
5-4 Revenue Bond		5	31	36
5-5 Second Housing Units			50	50
5-6 Mixed Use District			50	50
5-7 "No Frills" Housing		10		10
5-8 Shared Housing			100	100
5-9 Substandard-Sized Lots	<u>      </u>	<u>14</u>	<u>28</u>	<u>42</u>
Total Units Generated	545	237	403	1185
5-10 Update Information System	Not possible to quantify			
5-11 Limit Condo Conversion	Based on past records, it is estimated that 50 units will be conserved between 1980-90 as a result of this limitation			
5-12 Remodeling and Improvement	Based on past records, it is estimated that 400 units will be remodeled and enhanced between 1980-90			
5-13 Energy Conservation	Not possible to quantify			
5-14 Support Non- Discrimination	Not possible to quantify			

## 5.5 IMPLEMENTATION

### 5.5.1 Actions Directed by City Council

#### A. Policy Direction Through Housing Element Adoption

##### 1. Program 5-1: Construction of Market-Rate Housing

By adoption of the Housing Element the City Council directs its staff to accomplish timely review and processing of housing related applications. This includes working with applicants to insure consistency of development plans with City policies and ordinances, completing timely environmental review and scheduling for prompt public review. In addition, staff is directed to encourage housing developers to produce or include within their project units in an affordable price range.

##### 2. Program 5-7: "No-Frills" Housing

By adoption of the Housing Element the City Council directs its staff to encourage individual builders or project developers to construct "no-frills" housing, particularly in those areas identified as needing more housing for low and moderate income households on the "Projected Housing Development" maps.

##### 3. Program 5-12: Remodeling and Improvement of Existing Units

By adoption of the Housing Element the City Council directs its staff to accomplish timely review and processing of applications for remodeling and improvement of existing housing units within the City. Further, the staff is directed to inform citizens of the City's support for the second housing unit program and to disseminate information on energy conservation.

#### B. Procedural Resolution Adoption

##### 1. Program 5-10: Update Information Program

This program would require City Council adoption of a resolution directing staff to take steps necessary to record sufficient data on all new housing units intended for use in updating the Half Moon Bay Housing

Geographic Information System. Minimum data should include location, number of units, area of unit and price. The resolution should direct staff to update the City's progress in meeting its housing goal every six months and to report its findings to the City Council.

2. Program 5-8: Shared Housing

This program would require City Council adoption of a resolution directing staff to provide limited office space and telephone for one or two days a week for a non-profit corporation representative to be in the community to work with those who need housing or have residential space available. The City will contribute to this program by publishing and distributing information about the program in the community.

3. Density Bonuses and Other Incentives

City Council adoption of a resolution establishes procedures for carrying out the density bonus and other incentive provisions of California Government Code section 65915. The resolution will include procedures for determining density bonuses or other incentives of equivalent value and provisions for legislative body approval of the means of compliance.

5.5.2 Ordinance Amendments

A. Zoning Ordinance Amendments

1. Program 5-3: Factory Built Housing and Mobile Homes

Amend Zoning Ordinance Section 18.06.020 by adding mobile homes and factory built housing as a new subsection to the list of permitted uses. Section 18.06.100 referring to a 1981 interim ordinance should be repealed.

2. Program 5-4: Revenue Bond Program

By their adoption of Resolution 101-80, the City Council elected to participate with San Mateo County in their Revenue Bond program. That program provides below market rate interest loans to sponsors of low and moderate income housing at various locations in the County. Project sponsors may submit proposals to the County Department of

Housing Development for review and approval. Commitments are issued on a competitive basis. In addition, staff is directed to refer potential project sponsors to the County in order to encourage this program.

3. Program 5-5: Second Housing Units

Amend the Zoning Ordinance Section 18.06.020 by adding "One accessory dwelling unit" to the list of uses permitted subject to securing a Use Permit. Also, add a new section to Chapter 18.06 which provides that the accessory dwelling unit meets the following specific standards:

- . The unit shall comply with current building, fire and zoning code regulations
- . No more than 1.01 persons per room (exclusive of bathrooms and closets) may occupy the structure
- . One additional off-street parking space shall be provided for each bedroom in the accessory dwelling unit
- . Any exterior structural alterations shall be subject to architectural approval.

4. Program 5-6: Mixed-Use Land Use District

The City has amended the Zoning Ordinance Section 18.14.020 to provide that residential uses may be permitted in the C-2 District subject to securing a Use Permit. Such residential uses shall be located either above the ground floor in multiple-story buildings or on the ground floor when the residential use occupies less than 50% of the ground floor area. Residential densities shall not be permitted to exceed those specified in the R-3 zoning district.

5. Program 5-9: Development of Affordable Housing on Substandard-Sized Lots

Amend the Zoning Ordinance, Chapter 18.06 to permit development of affordable housing on lots which do not meet the minimum lot-area or width requirements, in accordance with the criteria listed in Policy 5-14.

5.5.3 Information Dissemination

A. Program 5-13: Recommend and Promote Energy Conservation in Existing and New Housing.

City staff will obtain, maintain and distribute literature to

housing developers within the City on active and passive solar design, insulation techniques, utility bill savings and tax advantages of energy conservation techniques.

B. Program 5-14: Support of Non-Discrimination in Housing

City staff will obtain, maintain and distribute literature to housing developers, realtors and citizens on rights and obligations related to non-discrimination in housing.



TABLE 5.10 HOUSING IMPLEMENTATION SUMMARY

PROGRAM		CITY COUNCIL DIRECTION: HOUSING ELEMENT ADOPTION	CITY COUNCIL DIRECTION PROCEDURAL RESOLUTION	ZONING ORDINANCE AMENDMENT	SUBDIVISION ORDINANCE AMENDMENT	AFFORDABLE HOUSING IN-LIEU FEE REVOLVING FUND	INFORMATION DISSEMINATION	NO NEW ACTION REQUIRED	STAFF RESPONSIBLE*
5-1	Construction of Market Rate Housing	x							PD, BD
5-2	Wavecrest Restoration Project							x	PD, BD
5-3	Factory Built Housing & Mobile Homes			x					-
5-4	Revenue Bond							x	-
5-5	Second Housing Units			x					PD, BD
5-6	Mixed Land Use								-
5-7	No Frills Housing	x							PD, BD
5-8	Shared Housing		x						PD
5-9	Substandard-Sized Lot			x					PD, BD
5-10	Update Information Program		x						PD
5-11	Limitation on Condominium Conversions							x	-
5-12	Remodeling Existing Units	x							PD, BD
5-13	Promote Energy Conservation					x			PD
5-14	Promote Housing Non-Discrimination					x			PD

\* PD - Planning Department Staff  
 BD - Building Department Staff  
 - - No Staff Resources Committed



# APPENDIX A

TABLE HA-1 HISTORIC POPULATION TRENDS AND PROJECTIONS

Year	Population	Source
1950		
1960	1,957	U.S. Census
1970	4,023	U.S. Census
1980	7,282	U.S. Census
1990	11,258	HMB LCP/LUP
1995	13,571	HMB LCP/LUP
2000	14,077	HMB LCP/LUP
2000	26,700	ABAG, Projections '83, Includes City Sphere of Influence

TABLE HA-2 RECENT TRENDS IN LOCAL AND REGIONAL POPULATION

	Half <sup>1</sup> Moon Bay 1970	Half <sup>2</sup> Moon Bay 1980	San Mateo <sup>1</sup> County 1970	San Mateo <sup>2</sup> County 1980	Bay <sup>1,3</sup> Area 1970	Bay <sup>2,3</sup> Area 1980
Total Popula- tion	4,023	7,282	556,234	587,329	4,174,562	4,547,792

<sup>1</sup> U.S. Census, 1970

<sup>2</sup> U.S. Census, 1980

<sup>3</sup> Includes only Alameda, Contra Costa, Marin, San Francisco, San Mateo, and Santa Clara Counties.

TABLE HA-3 AGE CHARACTERISTICS

Age Groups	Half Moon Bay 1970		Half Moon Bay 1980		San Mateo County 1970		San Mateo County 1980	
	# of persons	%	# of persons	%	# of persons	%	# of persons	%
under 5	373	9	493	7	42,939	8	34,048	6
5 - 9	454	11	511	7	51,126	9	33,259	6
10 - 14	420	11	556	8	52,973	9	41,514	7
15 - 19	319	8	576	8	48,545	9	48,282	8
20 - 24	248	6	535	7	43,917	3	51,149	9
25 - 34	666	17	1,413	19	78,521	14	106,380	18
35 - 44	506	13	1,156	16	69,026	12	77,435	13
45 - 54	415	10	660	9	75,161	14	68,486	12
55 - 59	158	4	453	6	29,080	5	36,903	6
60 - 64	132	3	302	4	22,367	4	28,017	5
65+	332	8	622	9	42,579	8	61,356	10
Totals	4,023	100	7,202	100	556,234	100	587,329	100

TABLE HA-4 LOCATION OF THE ELDERLY\*

Census Tract	Block Group	Total Population	# of People Age 65 and over	% of Total Age 65 and over
6135	5	501	30	6
	6	1413	72	5
	7	160	0	0
6137	1	921	116	13
	3	929	66	7
	4	885	50	6
	5	155	9	6
	6	1175	268	23
	9	1143	11	1

\*

For neighborhood names refer to Table HA-6 and HA-7.

TABLE HA-5 RACIAL CHARACTERISTICS AND PERSONS OF SPANISH ORIGIN

Race	Half Moon Bay 1970		Half Moon Bay 1980		San Mateo County 1970		San Mateo County 1980	
	# of persons	%	# of persons	%	# of persons	%	# of persons	%
White	3,905	97	6,674	92	507,685	91	465,660	80
Black	19	1	113	2	26,085	5	35,575	6
Am. Indian, Eskimo, Aleutian	-	-	13	<1	-	-	2,316	<1
Asian and Pacific Islander	-	-	248	3	-	-	59,468	10
Other*	99	2	234	3	22,464	4	24,310	4
Spanish Origin			775	11			72,883	12

\*  
Data from the 1970 Census provides no further racial categorization beyond: "White", "Black" and "other". Therefore the "other" category would include persons from the "American Indian" and "Asian" categories defined in 1980.

TABLE HA-6 NONINSTITUTIONAL DISABLED PERSONS OVER 16 YEARS OF AGE

Neighborhoods	Census Tract	Block Group	Total # Persons in Block Group	Persons with Public Transportation Disability	
				#	%
Miramar, City of Naples, Frenchmen's Creek	6135	5	501	6	1.2
Casa del Mar, Ocean Shore Terrace, Pilarcitos Park		6	1413	11	0.8
Grandview Terrace, Newport Terrace, Seahaven		7	160	0	0.0
Ocean Colony, Canada Cove	6137	1	921	28	3.0
Spanish Town		3	929	17	1.8
Arleta Park		4	885	20	2.3
Arleta Park		5	115	0	0.0
Spanish Town, Arleta Park East, Community Core		6	1175	70	6.0
Arleta Park		9	1143	0	0.0

TABLE HA-7 LARGE HOUSEHOLDS AND FAMILIES WITH FEMALE HEADS

Neighborhoods	Census Tract	Block Groups	Total # of Households in Block Group	# of Households with more than 6 members	%	Family of Households with Female Heads	%
Miramar, City of Naples, Frenchmen's Creek	6135	5	163	4	2.5	6	3.7
Casa del Mar, Ocean Shore Terrace, Pilar- citos Park		6	456	29	6.4	39	8.6
Grandview Terrace, Newport Terrace, Seahaven		7	53	13	24.5	10	18.9
Ocean Colony, Canada Cove	6137	1	421	8	1.9	12	2.9
Spanish Town		3	331	25	7.6	24	7.3
Arleta Park		4	256	16	6.3	16	6.2
Arleta Park		5	54	0	0	21	3.9
Spanish Town, Arleta Park East, Community Core		6	530	3	0.6	42	7.9
Arleta Park		9	366	21	5.7	20	5.5

TABLE HA-8 EMPLOYMENT PICTURE

	Persons 16 Yrs. Old and Over		Number in Labor Force		Number Employed		Number Unemployed		Number Unemployed	
	1970	1980	1970 <sup>1</sup>	1980 <sup>2</sup>	1970 <sup>1</sup>	1980 <sup>2</sup>	1970 <sup>1</sup>	1980 <sup>2</sup>	1970 <sup>1</sup>	1980 <sup>2</sup>
Males	1355	2700	1085	2260	1009	2183	66	77	6.1	3.4
Females	1374	2869	501	1647	476	1622	25	25	5.0	1.5

<sup>1</sup> U.S. Census 1970

<sup>2</sup> U.S. Census 1980

TABLE HA-9 LABOR FORCE STATUS BY RACE AND SPANISH ORIGIN

	Total	White	Black	Indian	Asian	Spanish
Armed Forces	18	18	0	0	0	0
Civilian Labor Force	4202	3624	51	0	105	422
Employed	4088	3522	51	0	105	410
Unemployed	114	102	0	0	0	12
Not in Labor Force	1750	1451	41	0	104	154

TABLE HA-10 EMPLOYMENT BY OCCUPATION

1970 Occupation Type	1970 Number Employed	1970 Percent Citywide	1980 Occupation Type	1980 Number Employed	1980 Percent Citywide
Professional	242	16.3	Professional Specialty	424	11.1
Managers	104	7.0	Exec., Admin., Managerial	546	14.3
-	-	-	Technicians and Related Support	118	3.1
Sales Workers	84	5.7	Sales	431	11.3
Clerical	226	15.2	Adm. Sup. incl. Clerical	610	16.0
Craftsmen	270	18.2	Precision Prod., Craft and Repair Service	444	11.7
Operatives (except Transport)	134	9.0	Machine Oper., Assmblrs. and Inspectors	146	3.8
Transport Equip. Operatives	33	2.2	Transportation and Material Moving	132	3.5
Laborers (except farm)	151	10.2	Handlers, Helpers and Laborers	302	7.9
Farm Laborers	64	4.3	Farming, Forestry and Fishing	213	5.6
Service Workers	166	11.2	Protective and Other Services	407	10.7
Private Household Workers	11	0.7	Private Household	32	1.0
Totals	1485	100.0		3805	100.1

TABLE HA-11 PLACE OF WORK FOR HALF MOON BAY RESIDENTS

	Half Moon Bay	San Francisco and Oakland Central Cities	Elsewhere in San Mateo County	Outside County
% of Workers	29.3	10.0	50.1	10.6
# of Workers*	1115	380	1906	403

\* Derived statistically from the number who reported in the 1980 census.

TABLE HA-12 TRAVEL TIME TO WORK

	Travel Time in Minutes							
	Under 5	5-9	10-14	15-19	20-29	30-44	45-59	60 over
Number of workers*	197	581	313	191	442	1226	318	281

\* Does not include those that work at place of residence.

Source: 1980 U.S. Census

TABLE HA-13 MEANS OF TRANSPORTATION TO WORK

	Drive Alone in Car, Truck	2 per- son	Carpool 3 per- son	4 per- son	5 or more persons	Public Transp.	Walked	Other Means (Like motorcycle, etc.)	Worked at Home
# of Workers	2412	699	143	71	23	42	194	67	48
# of Workers Reporting	65.2	18.9	3.9	1.9	0.6	1.1	5.3	1.8	1.3

TABLE HA-14 LOCAL EMPLOYMENT PROJECTIONS BY INDUSTRY SECTOR

EMPLOYMENT	1980	1985	1990	1995	2000
Agriculture and Mining	1603	1460	1270	1270	1260
Manufacturing and Wholesale	106	130	120	230	1130
Retail	734	830	920	1050	1140
Services	926	1010	1090	1170	1240
Other	726	860	980	1010	1080
TOTAL	4095	4300	4400	4700	5800

Source: ABAG, Projections '83

TABLE HA-15 NUMBER AND TYPE OF UNITS AND HOUSEHOLD SIZE

Year	All Units	Percent Single Family	Percent Multi- Family	Percent Vacant	Persons Per Occupied Unit	Total Population
1970	1325	84.5	15.5	5.4	3.21	4023
1980	2726	72.6	27.4	4.3	2.79	7282

TABLE HA-16 AGE OF HOUSING UNITS

Housing Units	Year Structure Built						
	1979-80	1975-78	1970-74	1960-69	1950-59	1940-49	1939 or earlier
	Age in Years						
	3-4	3-8	9-13	14-23	24-33	34-43	44 and over
Total	101	617	735	690	236	71	276
% of Total	3.7	22.6	27.0	25.3	8.7	26	10.1
Total Occupied	78	584	709	680	226	65	267
Owner Occupied	40	477	592	445	122	51	168
%	2.1	25.2	31.2	23.5	6.4	2.7	8.9
Renter Occupied	38	107	117	235	104	14	99
%	5.3	15.0	16.4	32.9	14.6	2.0	13.8
Vacant	23	33	26	10	10	6	9
%	19.7	28.2	22.2	8.5	8.5	5.1	7.8

TABLE HA-17 HOUSING OCCUPANCY STATUS AND HOUSEHOLD SIZE

# of Units in Structure	Occupancy Status								# of Persons per Unit		
	Total Year-Round		Total Occupied		Owner Occupied		Renter Occupied		All Units	Owner Occupied	Renter Occupied
	#	%	#	%	#	%	#	%			
1, Detached	1648	68	1772	68	1475	78	297	41	3.07	3.07	3.12
1, Attached	132	5	132	5	77	4	55	8	2.08	2.30	1.78
2	119	4	98	4	25	1	73	10	2.61	2.88	2.52
3 and 4	123	5	119	5	17	1	102	14	3.26	4.47	3.05
5 or More	190	7	190	7	15	1	175	25	1.87	1.00	1.95
Mobile Home or Trailer	314	11	298	11	286	15	12	2	1.87	1.91	1.00
TOTALS	2726		2609		1895		714				

TABLE HA-18 HOUSING TENURE

Years at Present Address	1979 to March 1980	1975- 1978	1970- 1974	1960- 1969	1950- 1959	1949 or Earlier
Percent of total units	22.7	40.8	19.5	11.3	2.5	3.2
Percent of total units in rentership	12.5	8.4	4.1	2.1	0	0.3

TABLE HA-19 OVERCROWDING

Neighborhoods	Census Tract	Block Group	Total # Units in B.G.	Overcrowded Units #	Units %
Miramar, City of Naples, Frenchmen's Creek	6135	5	189	0	0
Casa del Mar, Ocean Shore Terrace, Pilarcitos Park		6	440	23	5.2
Grandview Terrace, Newport Terrace, Seahaven		7	52	0	0
Ocean Colony, Canada Cove	6137	1	481	0	0
Spanish Town		3	336	8	2.4
Arleta Park		4	261	6	2.3
Arleta Park		5	49	0	0
Spanish Town, Arleta Park East, Community Cove		6	538	24	4.5
Arleta Park		9	380	17	4.5

TABLE HA-20 INDICATORS OF SUBSTANDARD HOUSING CONDITION AND NEED FOR REPAIR OR IMPROVEMENT\*

Census Tract	Block Group	Total Occupied Housing Units	Units Without Central Heating Equipment		Without Complete Plumbing for Exclusive Use		Without Complete Kitchen Facilities	
			#	%	#	%	#	%
6135	5	170	16	9.4	0	0	0	0
	6	436	31	7.1	0	0	0	0
	7	52	20	38.5	0	0	0	0
6137	1	423	0	0	0	0	0	0
	3	319	68	2.1	9	2.8	4	1.3
	4	261	34	13.0	0	0	8	3.1
	5	49	21	42.9	0	0	0	0
	6	524	48	9.2	6	1.1	8	1.5
	9	374	39	10.4	0	0	0	0

\* For neighborhood names, refer to Table HA-19

TABLE HA-21 BUILDING PERMIT HISTORY

Year	New Dwelling Single Family	Units Multi-Family	Total	Alterations	Additions
1978	11	5	16	--	--
1979	29	0	29	--	--
1980	21	0	24	--	--
1981	23	6	29	--	--
1982	4	3	7	--	--
5-year average -	17.6				

TABLE HA-22 MONTHLY HOUSING COSTS FOR OWNER-OCCUPIED NONCONDOMINIUM UNITS BY MORTGAGE STATUS AND  
SELECTED OWNER COSTS\*

	Cost With Mortgage		CENSUS TRACT 6135 Block Group #'s								CENSUS TRACT 6137 Block Group #'s								CITY TOTALS			
			5		6		7		9		1		3		4		5		6			
	Total Units		#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
A-15			106		222		35		271		152		187		174		37		82		1266	
	0- 99		0	0	0	0	0	0	0	0	6	3.9	0	0	0	0	0	0	0	0	6	0.5
	100-149		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0
	150-199		0	0	6	2.7	0	0	7	2.6	0	0	13	7.0	12	6.9	8	21.6	0		46	3.6
	200-249		0	0	17	7.6	0	0	11	4.1	0	0	18	9.6	0	0	0	0	14		60	4.7
	250-299		0	0	28	12.6	8	22.9	21	7.7	0	0	20	10.7	26	14.9	8	21.6	7		118	9.3
	300-349		0	0	13	5.8	0	0	27	10.0	0	0	13	7.0	9	5.2	0	0	15		77	6.1
	350-399		0	0	7	3.2	0	0	20	7.4	0	0	7	3.7	36	20.7	0	0	0		70	5.5
	400-449		14	13.2	0	0	6	17.1	19	7.0	0	0	15	8.0	8	4.6	0	0	11		73	5.8
	450-499		11	10.4	19	8.6	0	0	0	0	0	0	38	20.3	5	2.9	7	18.9	5		85	6.7
500-599		23	21.7	35	15.8	7	20.0	47	17.3	0	0	19	10.2	45	25.9	7	18.9	5		188	14.8	
600-749		14	13.2	44	19.8	0	0	33	12.2	22	14.5	37	19.8	6	3.4	7	18.9	6		169	13.4	
750 and over		44	41.5	53	23.9	14	40.0	86	31.7	124	81.6	7	3.7	27	15.5	0	0	19		374	29.6	
Medians		654		560		550		565		751		460		425		468		423		552		
<hr/>																						
Without Mortgage Total		14		26				13		6		27		43				76		205		
0- 99		0		20	76.9	0		0		0		15	55.7	13	30.2	0		37	48.7	85	41.5	
100-149		7	50.0	6	24.1	0		6	46.2	0		6	22.2	30	69.8	0		33	43.4	88	42.9	
150-199		7	50.0	0		0		7	53.8	0		6	22.2	0		0		0		20	9.7	
200-249		0		0		0		0		6	100.0	0		0		0		6	7.9	12	5.9	
250-299		0		0		0		0		0		0		0		0		0		0		
300 and over		0		0		0		0		0		0		0		0		0		0		
Median		137		91		0		154		225		95		114		0		101		110		

\* U.S. Census

TABLE HA-23 MONTHLY HOUSING COSTS FOR RENTER-OCCUPIED HOUSING UNITS BY GROSS RENT

Cost	CENSUS TRACT 6135								CENSUS TRACT 6137								CITY TOTALS			
	5		6		7		9		1		3		4		5		6			
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
< 60	0		0														0		0	
60- 79	0		0														16	5.5	16	2.4
80- 99	0		0						7	38.9							40	13.8	47	7.0
100-119	0		0								12	14.8					14	4.8	26	3.7
120-149	0		0								4	4.9					37	12.7	41	6.1
150-169	0		0														8	2.7	8	1.2
170-199	0		0								5	6.2					0		0	0.7
200-249	0		14	10.0					5	27.8	12	14.8					27	9.3	58	8.6
250-299	0		6	4.3			6	11.3			7	8.6					16	5.5	35	5.2
300-349	0		22	15.7							10	12.3					34	11.7	66	9.8
350-399	0		27	19.3							6	7.4	18	40.9			32	11.0	83*	12.3
400-499	2	9.4	46	32.9	3	17.6	18	34.0			6	7.4					46	15.8	122	18.0
500 and over	29	90.6	25	17.8	14	82.4	29	54.7	6	33.3	19	23.6	15	34.1			16	5.5	153	22.6
No cash rent	0				0						0		11	25.0			5	1.7	16	2.4
Median	501		402		501		501		220		302		396		0		253		367	
Mean	567		404		560		528		261		335		482		0		271		360	

\* Corrected from Census data.

TABLE HA-24 ANNUAL FAMILY INCOME IN 1979

	CENSUS TRACT 6135 Block Group #'s						CENSUS TRACT 6137 Block Group 3's						CITY TOTALS	
	# <sup>5</sup> %	# <sup>6</sup> %	# <sup>7</sup> %	# <sup>9</sup> %	# <sup>1</sup> %	# <sup>3</sup> %	# <sup>4</sup> %	# <sup>5</sup> %	# <sup>6</sup> %	# %	# %			
< 2,500	5 3.8	9 2.3	12 25.0	0	0	18 7.3	0	0	7 2.2	51 2.6				
2,500- 4,999	0	0	0	0	7 2.4	0	4 1.9	0	11 3.4	22 1.1				
5,000- 7,499	0	27 6.9	5 10.4	12 4.3	12 4.1	5 2.0	0	12 22.2	5 1.6	78 3.9				
7,500- 9,999	0	0	0	6 2.1	12 4.1	0	12 5.6	0	39 12.2	69 3.5				
10,000-12,499	0	5 1.3	0	19 6.8	10 3.4	11 4.5	0	0	23 7.2	68 3.4				
12,500-14,999	0	6 1.5	0	0	20 6.8	12 4.9	6 2.8	9 16.7	27 8.4	80 4.0				
15,000-17,499	0	24 6.2	0	14 5.1	6 2.1	19 7.8	14 6.6	0	14 4.4	91 4.6				
17,500-19,999	0	20 5.1	0	0	21 7.2	21 8.6	6 2.8	0	23 7.1	91 4.6				
20,000-22,499	6 4.5	35 9.0	0	0	7 2.4	0	0	7 13.0	28 8.8	83 4.2				
22,500-24,999	26 19.5	32 8.2	5 10.4	43 15.4	18 6.2	28 11.4	24 11.3	0	14 4.4	190 9.5				
25,000-27,499	4 3.0	50 12.8	0	9 3.2	6 2.0	14 5.7	32 15.0	0	30 9.4	145 7.3				
27,500-29,999	0	33 8.5	0	35 12.5	13 4.5	21 8.6	17 8.0	0	10 3.1	129 6.5				
30,000-34,999	8 6.0	46 11.8	7 14.6	52 18.6	46 15.8	35 14.3	25 11.7	0	10 3.1	229 11.5				
35,000-39,999	6 4.5	39 10.0	13 27.1	22 7.9	21 7.2	43 17.6	30 14.1	13 24.1	33 10.3	220 11.0				
40,000-49,999	46 34.6	22 5.6	0	30 10.7	37 12.7	28 11.4	43 20.2	6 11.1	39 12.2	251 12.6				
50,000-74,999	32 24.1	37 9.5	6 12.5	27 9.6	41 14.0	8 3.3	0	< 12.9	< 2.2	165 8.3				
75,000+	0	5 1.3	0	11 3.8	15 5.1	2 0.8	0	0	0	33 1.7				
Mean	40,154	31,724	24,203	32,537	33,707	28,535	29,424		23,613	30,314				

# TABLE HA-25 PLANNING AND BUILDING PERMIT FEES

## PLANNING FEES

1. EIR	\$ 25.00	For application and city response preparation of data for additional information and/or EIR direct cost of preparation to applicant.
2. Architectural Review Committee	-0-	No fee.
3. Site and Design	\$100.00	
4. Use Permit	\$100.00	
5. General Plan Amendment	-0-	No fee.
6. Rezone	\$100.00	
7. Variance	\$100.00	
8. Parcel Map	\$ 50.00	Plus \$1.00 per lot.
9. Subdivision Map	\$ 50.00	Plus \$1.00 per lot.

## BUILDING PERMIT FEES

\$1.00	\$10.00
\$501.00 to \$2,000.00	\$10.00 for the first \$500.00 plus 1.50 for each additional \$100.00 or fraction thereof, to and including \$2,000.00
\$2,001.00 to \$25,000.00	\$32.50 for the first \$2,000.00 plus \$6.00 for each additional \$1,000.00 or fraction thereof, to and including \$25,000.00
\$25,001.00 to \$50,000.00	\$170.50 for the first \$25,000.00 plus 4.50 for each additional \$1,000.00 or fraction thereof, to and including \$50,000.00
\$50,001.00 to \$100,000.00	\$283.00 for the first \$50,000 plus \$3.00 for each additional \$1,000.00 or fraction thereof, to and including \$100,000.00
\$100,000.00 and up	\$433.00 for the first \$100,000 plus \$2.50 for each additional \$1,000.00 or fraction thereof.

TABLE IIA-26 INVENTORY OF LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT

PROPERTY DESCRIPTION	CENSUS TRACT	ZONING DESIGNATION	COASTAL LAND USE PLAN DESIGNATION	VACANT (V) OR POTENTIAL FOR REDEVELOPMENT (R)	POTENTIAL NUMBER OF UNITS	PUBLIC <sup>(6)</sup> FACILITIES & SERVICES
<u>CATEGORY 1:</u> Existing Neighborhoods						
1. Miramar	6135	R-1	Residential and/or PD	Vacant	75 <sup>(5)</sup>	Facilities and services adjacent to site
2. City of Naples	"	R-1	"	"	71 <sup>(5)</sup>	"
3. Grandview Terrace	"	R-1	"	"	66	"
4. Newport Terrace	"	R-1	"	"	25	"
5. Casa del Mar	"	R-1	"	"	40	"
6. Ocean Shore Terrace	"	R-1	"	"	76	"
7. Pilarcitos Park	"	R-3	"	"	213	"
8. Community Core/Spanish-town (Arleta Park East)	6137	R-3	"	"	272	"
9. Arleta Park (& Miramontes Terrace South of Kelly)	"	R-1	"	"	349-414	"
10. Ocean Colony	"	P-D	"	"	861	"
11. Canada Cove Mobile Home Park	"	P-D	"	"	71 <sup>(5)</sup>	"
12. Frenchmans Creek	6135	P-D	"	"	5 <sup>(5)</sup>	"

Category 1 Subtotal:

2,124-2,189

CATEGORY 2:  
Undeveloped "Paper" Subdivisions

1. Surf Beach	6135	R-1	P-D	Vacant & R	100 <sup>(5)</sup>	Facilities not adjacent to site/ services available
2. Venice Beach	"	R-1	P-D	" "	60	"
3. Miramontes Terrace (North of Kelly)	"	R-1	Urban Res.	" "	0-15	"
4. Highland Park	"	R-1	R-1	" "	*	"
5. Wavecrest	6137	R-1	P-D	" "	* (2)}	"
6. Redondo View	"	R-1	P-D	" "	*	"
7. Redondo	"	R-1	P-D	" "	70	"
8. Bernardo Station	"	R-1	P-D	" "	*	"
9. Ola Vista	"	R-1	P-D	" "	* (2)}	"
10. Manhattan	"	R-1	P-D	" "	*	"
11. Lipton-by-the-Sea	"	R-1	P-D	" "		"

Category 2 Subtotals:

259-340

TABLE HA-26 (continued) (2)

PROPERTY DESCRIPTION	CENSUS TRACT	ZONING DESIGNATION	COASTAL LAND USE PLAN DESIGNATION	VACANT (V) OR POTENTIAL FOR REDEVELOPMENT (R)	POTENTIAL NUMBER OF UNITS	PUBLIC (6) FACILITIES & SERVICES
<u>CATEGORY 3:</u> Unsubdivided Lands, Either Contiguous with Existing Development or Generally Surrounded by Development, Without Significant Resource Value						
1. Lands between Casa del Mar and Venice Beach	6135	R-1	Residential	Vacant	15	Facilities and Services Adjacent to Site
2. Lands between Grand- view Terrace and Newport Terrace	"	R-1	"	"	150	"
3. Land zone R-3 near high school	"	P-D	P-D	"	20	"
4. Guerrero Avenue site between Miramar and City of Naples (including lots on Alameda)	"	R-1	Residential	"	46 <sup>(5)</sup>	"
5. Land east of Frenchmans Creek Subdivision	"	R-1	Open Space	"	50 <sup>(5)</sup>	"
6. Dykstra Ranch	"	P-D	P-D	"	228	"
7. Carter Hill	"		P-D	"	50	"
8. Land north of greenhouses with driving range (lower Hester-Miguel)	"	R-1	Residential	R	85 <sup>(5)</sup>	"
Category 3 Subtotal:					644	
<u>CATEGORY 4:</u> Unsubdivided and Other Lands Not Contiguous with Existing Development without Significant Resource or Recreational Value (Wavecrest Restoration Project)						
1. Unsubdivided other lands between Seymour and south City Limits	6137	Res.	P-D	R	1,000	Facilities adjacent to site
					1,000	

TABLE HA-25 (continued (3))

PROPERTY DESCRIPTION	CENSUS TRACT	ZONING DESIGNATION	COASTAL LAND USE PLAN DESIGNATION	VACANT (V) OR POTENTIAL FOR REDEVELOPMENT (R)	POTENTIAL NUMBER OF UNITS	PUBLIC (6) FACILITIES & SERVICES
<u>CATEGORY 5:</u> Unsubdivided Lands Contiguous with Existing Development and Having Agricultural, Coastal Recreation, or Habitat Value						
1. Land between Frenchmans Creek and Young Avenue	6135	R-1	P-D	V	50 <sup>(5)</sup>	Facilities adjacent to site
2. Land between Frenchmans Creek and Venice Beach	"	R-1	P-D	V	60	
3. Land between Casa del Mar and Pilarcitos Creek	"	R-1	Urban Reserve	V	125	"
4. Land between Kelly and Pilarcitos Creek	"	R-1	Urban Reserve	V	160	"
5. Andreotti Property on Main Street	6137	C-2 & R-3	P-D	V	130	"
6. Podesta property west of high school	6135	P-D	P-D	R	110	"
7. Strip along Main Street and Hwy 1 south of Colonel Way	6137	A-2	P-D	V	65	"
8. Lands surrounding Sea Haven	6135	A-2	Urban Reserve	R	<u>650</u>	"
Category 5 Subtotal:					1,350	
<u>CATEGORY 6:</u> Unsubdivided Lands not Contiguous with Existing Development and Having Agricultural, Coastal Recreation, Habitat, and Scenic Value						
1. Hester-Miguel lands	6135	R-1 & GB-3	Open Space	V	50 <sup>(5)</sup>	Facilities adjacent to site
2. Cabral Property	6137	R-1	P-D	R	* <sup>(2)</sup>	
3. Land east of Arroyo Leon	"	A-1	Horticulture	R	<u>50</u>	
Category 6 Subtotal:					50	
TOTAL, ALL CATEGORIES:					5,427-5,573	

TABLE HA-26 (continued) (4)

PROPERTY DESCRIPTION	CENSUS TRACT	ZONING DESIGNATION	COASTAL LAND USE PLAN DESIGNATION	VACANT (V) OR POTENTIAL FOR REDEVELOPMENT (R)	POTENTIAL NUMBER OF UNITS	PUBLIC (6) FACILITIES & SERVICES
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(1) Count assumes that consolidations occur so as to maximize buildable sites. Actual total could be 200-400 units lower.

(2) Collectively accumulated in Category 4.

(3) Units permitted under former General Plan where existing zoning is agricultural.

(4) 1980 Federal Census.

(5) Denotes units in El Granada Sewer District.  
(Total 532 units).

(6) While water facilities may be adjacent to the site, the existing Coastsides County Water District policy limiting new water connections affects the availability of supply (please refer to Section 5.2.3).

# APPENDIX B

TABLE HB-1 HOUSING COST/INCOME CORRELATION HALF MOON BAY CITY

NUMBER OF HOUSEHOLDS WITH INCOMES IN SPECIFIED CATEGORIES			NUMBER OF HOUSING UNITS EXISTING IN 1980 AND AFFORDABLE BY SPECIFIED INCOME GROUP		
			RENT.-OCC.	OWN.-OCC.	TOTAL
Very Low	466	17.7% )	237	711	948
Low	399	15.2 ) 55.6%	349	491	840
Moderate	598	22.7 )			
Above Mod.	1167	44.4 }	247	595	842
Total	2630	100.0	833	1797	2630

Median Rent	=	367
Median Value of Owner Occupied Unit	=	135,004
Median Household Income	=	25,467
Number of Households Below Poverty Level	=	162

TABLE HB-2

CT 6135 BG 5

NEIGHBORHOODS: MIRAMAR, CITY OF NAPLES, FRENCHMAN'S CREEK

NUMBER OF HOUSEHOLDS WITH INCOMES IN SPECIFIED CATEGORIES			NUMBER OF HOUSING UNITS EXISTING IN 1980 AND AFFORDABLE BY SPECIFIED INCOME GROUP		
			RENT.-OCC.	OWN.-OCC.	TOTAL
Very Low	14	8.6%)	0	16	16
Low	3	1.8 ) 37.6%	2	61	63
Moderate	45	27.6 )	34	50	84
Above Mod.	101	62.0 )			
Total	163	100.0	36	127	163

Median Rent = 501

Median Value of Owner Occupied Unit = 164,916

Median Household Income = 40,666

Number of Households Below Poverty Level = 10

## TABLE HB-3

CT 6135 BG 6

NEIGHBORHOODS: CASA DEL MAR, OCEAN SHORE TERRACE, PILARCITOS PARK

NUMBER OF HOUSEHOLDS WITH INCOMES IN SPECIFIED CATEGORIES			NUMBER OF HOUSING UNITS EXISTING IN 1980 AND AFFORDABLE BY SPECIFIED INCOME GROUP		
			RENT.-OCC.	OWN.-OCC.	TOTAL

Very Low	58	12.7%)	7	114	121
Low	44	9.6 )	96	81	177
Moderate	143	31.4 )	62	96	158
Above Mod.	211	46.3 )			
Total	456	100.0	165	291	456

Median Rent = 402

Median Value of Owner Occupied Unit = 123,906

Median Household Income = 26,780

Number of Households Below Poverty Level = 30

TABLE HB-4

CT 6135 BG 7

NEIGHBORHOODS: GRANDVIEW TERRACE, NEWPORT TERRACE, SEAHAVEN

NUMBER OF HOUSEHOLDS WITH INCOMES IN SPECIFIED CATEGORIES			NUMBER OF HOUSING UNITS EXISTING IN 1980 AND AFFORDABLE BY SPECIFIED INCOME GROUP		
			RENT.-OCC.	OWN.-OCC.	TOTAL

Very Low	17	32.1%)	0	8	8
Low	0	0.0 ) 51.0%	1	13	14
Moderate	10	18.9 )	16	15	31
Above Mod.	26	49.0 )			

Total	53	100.0	17	36	53
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Median Rent = 501

Median Value of Owner Occupied Unit = 123,500

Median Household Income = 24,750

Number of Households Below Poverty Level = 17

TABLE HB-5

CT 6137 BG 1

NEIGHBORHOOD: OCEAN COLONY, CANADA COVE

NUMBER OF HOUSEHOLDS WITH INCOMES IN SPECIFIED CATEGORIES				NUMBER OF HOUSING UNITS EXISTING IN 1980 AND AFFORDABLE BY SPECIFIED INCOME GROUP		
				RENT.-OCC.	OWN.-OCC.	TOTAL
Very Low	71	16.9%	)	22	29	51
Low	77	18.3	) 53.6%	7	17	24
Moderate	89	21.1	)	14	332	346
Above Mod.	184	43.7	)			
Total	421	100.0		43	378	421
Median Rent				=	220	
Median Value of Owner Occupied Unit				=	244,303	
Median Household Income				=	24,402	
Number of Households Below Poverty Level				=	12	

TABLE HB-6

CT 6137 BG 3  
 NEIGHBORHOODS: SPANISH TOWN

NUMBER OF HOUSEHOLDS WITH INCOMES IN SPECIFIED CATEGORIES			NUMBER OF HOUSING UNITS EXISTING IN 1980 AND AFFORDABLE BY SPECIFIED INCOME GROUP		
			RENT.-OCC.	OWN.-OCC.	TOTAL

Very Low	68	20.5%	)	29	110	139
Low	60	18.1	)	38	94	132
Moderate	62	18.7	)			
Above Mod.	141	42.7	)	24	36	60
Total	331	100.0		91	240	331

Median Rent = 302

Median Value of Owner Occupied Unit = 102,242

Median Household Income = 24,063

Number of Households Below Poverty Level = 24

TABLE HB-7

CT 6137 BG 4  
 NEIGHBORHOODS: ARLETA PARK

NUMBER OF HOUSEHOLDS WITH INCOMES IN SPECIFIED CATEGORIES				NUMBER OF HOUSING UNITS EXISTING IN 1980 AND AFFORDABLE BY SPECIFIED INCOME GROUP		
				RENT.-OCC.	OWN.-OCC.	TOTAL
Very Low	14	5.5%	} 48.4%	11	123	134
Low	39	15.2		18	59	77
Moderate	71	27.7	}	15	30	45
Above Mod.	132	51.6				
Total	256	100.0		44	212	256

Median Rent = 396  
 Median Value of Owner Occupied Unit = 99,942  
 Median Household Income = 27,935  
 Number of Households Below Poverty Level = 4

TABLE HB-8

CT 6137 BG 5

NEIGHBORHOODS: ARLETA PARK

NUMBER OF HOUSEHOLDS WITH INCOMES IN SPECIFIED CATEGORIES			NUMBER OF HOUSING UNITS EXISTING IN 1980 AND AFFORDABLE BY SPECIFIED INCOME GROUP		
			RENT.-OCC.	OWN.-OCC.	TOTAL
Very Low	12	22.2% )	Not Available*	20	Not Available
Low	9	16.7 )		20	
Moderate	7	13.0 )		7	
Above Mod.	26	48.1			
Total	54	100.0	7	47	54
Median Rent			=	N/A	
Median Value of Owner Occupied Unit			=	92,094	
Median Household Income			=	22,143	
Number of Households Below Poverty Level			=	12	

\* Census data base too small sample

TABLE HB-9

CT 6137 BG 6

NEIGHBORHOODS: SPANISH TOWN, ARLETA PARK EAST, COMMUNITY COVE

NUMBER OF HOUSEHOLDS WITH INCOMES IN SPECIFIED CATEGORIES				NUMBER OF HOUSING UNITS EXISTING IN 1980 AND AFFORDABLE BY SPECIFIED INCOME GROUP		
				RENT.-OCC.	OWN.-OCC.	TOTAL
Very Low	185	34.9%	)	192	132	324
Low	113	21.3	) 75.1%	111	27	138
Moderate	100	18.9	)			
Above Mod.	132	24.9	)	40	28	68
Total	530	100.0		343	187	530
Median Rent				=	253	
Median Value of Owner Occupied Unit				=	122,112	
Median Household Income				=	16,143	
Number of Households Below Poverty Level					26	

TABLE HB-10

CT 6137 BG 9

NEIGHBORHOODS: ARLETA PARK

NUMBER OF HOUSEHOLDS WITH INCOMES IN SPECIFIED CATEGORIES				NUMBER OF HOUSING UNITS EXISTING IN 1980 AND AFFORDABLE BY SPECIFIED INCOME GROUP		
				RENT.-OCC.	OWN.-OCC.	TOTAL
Very Low	37	10.1%	)	0	107	107
Low	45	12.3	) 41.5%	19	96	115
Moderate	70	19.1	)	39	105	144
Above Mod.	214	58.5	)			
Total	366	100.0		58	308	366
Median Rent				=	501	
Median Value of Owner Occupied Unit				=	137,112	
Median Household Income				=	29,437	
Number of Households Below Poverty Level				=	27	

## APPENDIX C

### Method Used to Estimate the Value of Housing Units Constructed Between 1980-1983

The value of all newly constructed housing units, and those to be constructed in the near future, was approximated by making a comparison between construction costs and assessed valuations. Construction costs used were those listed in building department records, and assessed values were obtained from the County Assessor's Rolls for all units sold in 1980. Using this sample of 17 housing units, and comparing construction cost with assessed valuation, it was found that the assessed value of the units was an average of 2.3 times higher than the cost of construction. This relationship varied between 3.8 times higher and 1.5 times higher. The 2.3 figure was then applied to the remainder of the data, and the approximate unit values were classified according to affordability levels which were established in the text of the Housing Element. For mobile homes, lot rental information was obtained from the Hilltop Mobile Home Park manager, and financing information from Bank of America, Half Moon Bay. The results of this statistical analysis are presented in the following summary table.



TABLE HC-1: SUMMARY OF HOUSING CONSTRUCTION 1980- 1984\*\*  
BY AFFORDABILITY LEVEL

NEIGHBORHOOD	NUMBER OF NEW UNITS OR UNITS UNDER CONSTRUCTION BY ESTIMATED AFFORDABILITY LEVEL*			
	ABOVE MODERATE	MODERATE	LOW	VERY LOW
Miramar	3	1	0	0
City of Naples	7	0	0	0
Grandview Terr.	1	0	0	0
Newport Ter.	3	0	0	0
Casa del Mar	5	0	0	0
Pilarcitos Park	6	9	0	0
Spanish Town	1	6	6	0
Arleta Park East	3	1	0	0
Arleta Park	12	4	2	0
Ocean Colony	24	0	0	0
Canada Cove	0	0	71	0
TOTALS	65	21	79	0

\* The value of housing units was based on a figure derived by multiplying the building cost by 2.3. After examining a sample of 17 units built in 1980 and comparing their current assessed valuation with their building costs, it was found that 2.3 is the average relationship, with a range varying as high as 3.8 and as low as 1.5.

\*\* Current through July, 1984.



377511

372000

368000

364000

360000

356000

352000

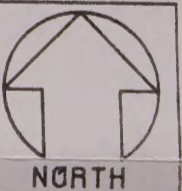
348000

342532

HALF MOON BAY, CALIFORNIA  
CATEGORIES OF UNDEVELOPED LAND  
&  
MAXIMUM POTENTIAL NEW UNITS  
UNDER LAND USE PLAN  
MARTIN. CARPENTER. ASSOCIATES

- CATEGORY 1
- CATEGORY 2
- CATEGORY 3
- CATEGORY 4
- CATEGORY 5
- CATEGORY 6
- STATE BEACH / NON-NEIGHBORHOOD

SCALE 1: 28000  
1 INCH = 2333 FEET  
4 18 1983



COMARC SYSTEMS  
150 EXECUTIVE PARK BLVD  
SAN FRANCISCO, CA.  
415/467-1300

FIGURE 1

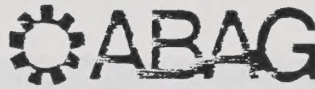
1431645

1436000

1440000

1444088



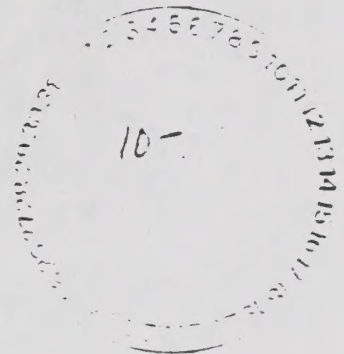
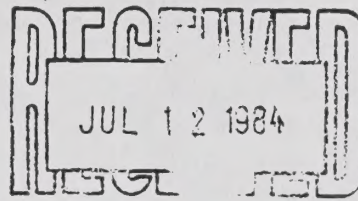


# Association of Bay Area Governments

Hotel Claremont • Berkeley California 94705 • (415) 841-5730

October 3, 1983

W. Fred Mortensen  
City Manager  
City of Half Moon Bay  
501 Main Street  
Half Moon Bay, CA 94019



Dear Mr. Mortensen:

Thank you for giving us the opportunity to meet with you to discuss the Regional Housing Needs Determinations in greater detail. Both Doug Detling and I can well appreciate your concerns regarding consistency between city and county figures, particularly as these will appear in your local housing element updates.

ABAG's estimates of projected housing need are, after all, simply estimates, although they are based on the best data we had available to us at the time and on a methodology designed to comply with State law. The projected (1980-90) needs were calculated for all areas of the region by "subregional study area," in accord with the geography used in our Projections 83 report. In the case of Half Moon Bay, the geographic unit is approximately coterminous with the city's sphere of influence. Since coastal plan regulations apparently require that all local planning, including housing elements, refer to areas within jurisdiction boundaries, rather than to the city's sphere of influence, it is clear that ABAG's figures will have to be adjusted in order to fit into your housing element update.

According to Table 1.2 (page 12) of your certified local coastal plan, the City of Half Moon Bay can expect to add about 5,500 additional housing units between 1980 and 2000. In the same period, the unincorporated area in the county's mid-coastside urban area (the remainder of the city's sphere of influence) is expected to add 1,850 housing units, according to the county's certified coastal plan. When the ratio of 5500:1850 is applied to ABAG's estimate of 1,583 housing units needed between 1980 and 1990, the city would claim 1,185 units needed and the remaining 398 would be assigned to the unincorporated area. This approach was one of several we considered at our meeting, but we find it to be the most reasonable for this purpose--your housing element update and that of the county--since it is based on figures taken from certified coastal plans.

75% - 25%



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W. Fred Mortensen  
October 3, 1983  
Page two

We also considered three other approaches: the sewer capacity allocations, which are yet to be finalized; the 1980 distribution of households, which would assign 46% to the city and 54% to the unincorporated area; and ABAG's local policy survey update, in which information collected from county and city staff indicated that 95% of the units associated with "unconstrained residential land" (assumed to be "available" for development in the 1985-90 period for projection purposes) would be located within the city.

I hope this summary of our discussion on September 14 is useful to you in updating your housing element. If you or your staff have any further questions, please give me a call.

Sincerely,

Jean Safir  
Housing Program Manager

cc: David Hale, Planning Director, San Mateo County